

<i>SERFF Tracking Number:</i>	<i>ONFS-126357239</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Ohio National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44070</i>
<i>Company Tracking Number:</i>	<i>FORM 10-GLW-1</i>		
<i>TOI:</i>	<i>A03I Individual Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Guaranteed Withdrawal Benefit Riders</i>		
<i>Project Name/Number:</i>	<i>GLWB/</i>		

Filing at a Glance

Company: The Ohio National Life Insurance Company

Product Name: Guaranteed Withdrawal Benefit SERFF Tr Num: ONFS-126357239 State: Arkansas

Riders

TOI: A03I Individual Annuities - Deferred Variable

SERFF Status: Closed-Approved-Closed

State Tr Num: 44070

Sub-TOI: A03I.002 Flexible Premium

Co Tr Num: FORM 10-GLW-1

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Doris Jackson, Kim Wright, Noreen Luptowski, Peggy Johnson

Disposition Date: 11/19/2009

Date Submitted: 11/11/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: GLWB

Project Number:

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: This filing was submitted to Ohio, our domiciliary state, on November 6, 2009. Forms filed in Ohio are deemed approved 30 days after the filing is received, per Ohio Rev. Code Section 395.14.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/19/2009

Explanation for Other Group Market Type:

State Status Changed: 11/19/2009

Deemer Date:

Created By: Doris Jackson

Submitted By: Peggy Johnson

Corresponding Filing Tracking Number:

Filing Description:

Re: Form 10-GLW-1, Guaranteed Lifetime Withdrawal Benefit Rider (Single Life)

Form 10-GLW-2, Guaranteed Lifetime Withdrawal Benefit Rider (Joint Life)

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Form 10-GLW-1.5, Guaranteed Lifetime Withdrawal Benefit Rider (Single Life)
Form 10-GLW-2.5, Guaranteed Lifetime Withdrawal Benefit Rider (Joint Life)
Form 10-MPP-150, Maximum Purchase Payments Endorsement
Application Form 4896 Rev. 1/10

Enclosed for your review and approval are four Guaranteed Lifetime Withdrawal Benefit Riders, a Maximum Purchase Payments Endorsement and an Application.

Form 10-GLW-1 a Guaranteed Lifetime Withdrawal Benefit Rider for a Single Life (GLWB) is new and is not intended to replace any previously approved form. The Rider provides a guaranteed level of withdrawals from the contract in each contract year beginning when the annuitant is age 59 ½ for the lifetime of the annuitant. The Rider may help protect the Annuitant from the risk of outliving their income.

The amount that may annually be withdrawn from the GLWB Rider is based upon the annuitant's age when withdrawals begin and the withdrawal percentages multiplied by the GLWB base as described in the Rider.

The Rider provides for an annual credit base, which provides for a credit to your Guaranteed Lifetime Withdrawal Benefit with simple interest, for each of the first ten years the Guaranteed Lifetime Withdrawal Benefit rider is in effect, provided no withdrawals are taken. We may refer to this ten-year period as the "annual credit period." A new ten-year annual credit period will start on the next contract anniversary if the GLWB base is reset to the step-up base during the current contract year.

The GLWB rider provides for a death benefit upon the death of the annuitant. If the rider is added at issue, the initial GLWB death benefit is equal to your initial purchase payment. If it is added on a subsequent contract anniversary, the initial GLWB death benefit will be equal to the then current contract value.

In order to have the GLWB rider, you must allocate any variable account portion of your purchase payments and contract value (a) to an Asset Allocation Model or (b) in accordance with the Fund Category requirements described in "Investments Restrictions for Certain Optional Riders" within the rider and application.

No other Riders offered with the base contract will be available if the GLWB Rider is chosen. If the Rider is chosen, it cannot later be discontinued unless we otherwise agree.

Form 10-GLW-2, a Guaranteed Lifetime Withdrawal Benefit and Death Benefit Rider for a Joint Life (Joint GLWB), is new and is not intended to replace any previously approved form. The Joint GLWB rider is available to two people who are legally married at the time the rider is added. We refer to these people as "participating spouses." A participating spouse is one of two people upon whose life and age the benefits under the Joint GWLB rider are based. Under the Joint GLWB rider, the amount you may withdraw under the rider is based upon the youngest participating spouse's age.

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<i>Company Tracking Number:</i>	<i>FORM 10-GLW-1</i>		
<i>TOI:</i>	<i>A03I Individual Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Guaranteed Withdrawal Benefit Riders</i>		
<i>Project Name/Number:</i>	<i>GLWB/</i>		

Rider Forms 10-GLW-1 and 10-GLW-2 may be used with the following previously approved and any future approved variable annuity contracts:

Previously Approved

Variable Annuity Contract/ Approval Date

Form 09-VA-1 & 09-VA-1U /4/6/09
 Form 06-VA-1 & 06-VA-1U /5/16/06
 Form 06-VA-2 & 06-VA-2U /12/21/06
 Form 06-VA-3 & 06-VA-3U /12/21/06
 Form 06-VA-4 & 06-VA-4U /5/16/06
 Form 00-VA-2 & 00-VA-2U /2/13/01
 Form 98-VA-2 & 98-VA-2U /2/9/98
 Form 98-VA-3 & 98-VA-3U /2/9/98
 Form 98-VA-4 & 98-VA-4U /2/9/98

Rider Forms 10-GLW-1.5 and Form 10-GLW-2.5. are new and are not intended to replace any previously approved forms. They differ from Forms 10-GLW-1 and 10-GLW-2 in that both forms refer to an Extra Credit provision that is included in contract forms listed in the chart below. The riders may be used with the following previously approved and any future approved contracts:

Contract Form Number/Approval Date

Form 06-VA-5 & 06-VA-5U /2/28/07
 Form 99-VA-2 & 99-VA-2U /9/24/99

Form 10-MPP-150, a Maximum Purchase Payments Endorsement, limits the total amount of purchase payments to the lesser of \$1,000,000 or 150% of the initial purchase payment for each contract or to \$1,000,000 over all contracts issued to the same Owner and/or Annuitant. The Endorsement will be used with the following previously approved contracts:

Previously Approved

Variable Annuity Contract Approval Date

Form 09-VA-1 & 09-VA-1U/4/6/09
 Form 06-VA-2 & 06-VA-2U/12/21/06
 Form 06-VA-3 & 06-VA-3U /12/21/06
 Form 06-VA-4 & 06-VA-4U /5/16/06
 Form 06-VA-5 & 06-VA-5U /2/28/07

Also enclosed is Application Form 4896 Rev. 1/10 for your review and approval. The form is new and is intended to

SERFF Tracking Number: ONFS-126357239 State: Arkansas
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Product Name: Guaranteed Withdrawal Benefit Riders
Project Name/Number: GLWB/

replace previously-approved Application Form 4896 Rev. 5/09, which was approved for use in your state on 6/19/09. The Application has been revised to include the enclosed riders and the information necessary to apply for the riders and when investment restrictions are chosen.

This filing was submitted to Ohio, our domiciliary state, on 11/6/09. Forms filed in Ohio are deemed approved 30 days after the filing is received, per Ohio Rev. Code Section 395.14.

The enclosed forms are in final print, subject to minor variations in fonts, paper stock, color, duplexing and positioning. Brackets have been placed surrounding the Company officer's signature to represent it as variable data.

Similarly, brackets surround sample data provided on the Contract Specifications Pages 3 and 4. The sample contract charges that are provided in brackets are those that Ohio National intends to use for the initial introduction of these products. We reserve the right to adjust those charges over time for new issue only. Ohio National guarantees that the expense charges imposed will never be more than the maximum charges as provided in each contract at time of issue.

Readability requirements are waived as these forms are variable products, filed with the Securities and Exchange Commission. All other required filing documents are included in this submission.

These riders, or the base policies with which the riders will be issued, will not be illustrated. They will be sold to individual purchasers of annuities by registered representatives of broker-dealers licensed to sell variable products in your state. The registered representatives will be properly appointed by Ohio National.

Actuarial questions should be directed to Mr. Mayer F. Kahn, FSA, MAAA, Actuary, Investments and Annuities at 1-513-794-6820.

Please feel free to contact me with any other questions or concerns. I can be reached at 1-800-366-6654, Dept. 7, Option 3 (press 7 after the initial greeting, the system does not prompt this), via fax at 1-513-794-4500, or by email at kim_wright@ohionational.com.

Thank you for your assistance with this filing. I look forward to your approval.

Sincerely,

Kim Wright, FLMI, AIRC, CCP
Paralegal
Senior Contract Compliance Regulatory Technician
Contract Compliance Unit / Product Development

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 TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
 Product Name: Guaranteed Withdrawal Benefit Riders
 Project Name/Number: GLWB/

Company and Contact

Filing Contact Information

Kim Wright, Senior Contract Compliance kimberly_wright@ohionational.com
 Regulatory Technician
 1 Financial Way 513-794-6765 [Phone]
 Mail Location 76B 513-794-4500 [FAX]
 Cincinnati, OH 45242

Filing Company Information

The Ohio National Life Insurance Company	CoCode: 67172	State of Domicile: Ohio
1 Financial Way	Group Code: 704	Company Type: Life and Annuity
Cincinnati, OH 45242	Group Name: ONFS	State ID Number:
(513) 794-6100 ext. [Phone]	FEIN Number: 31-0397080	

Filing Fees

Fee Required? Yes
 Fee Amount: \$120.00
 Retaliatory? No
 Fee Explanation: \$20 per form X 6 forms = \$120.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Ohio National Life Insurance Company	\$120.00	11/11/2009	31959354

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Company Tracking Number:	FORM 10-GLW-1		
TOI:	A03I Individual Annuities - Deferred Variable	Sub-TOI:	A03I.002 Flexible Premium
Product Name:	Guaranteed Withdrawal Benefit Riders		
Project Name/Number:	GLWB/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/19/2009	11/19/2009

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Statement of Variability and Sample Specifications Page	Peggy Johnson	11/17/2009	11/17/2009
Supporting Document	Statement of Variability and Sample Specifications Page	Peggy Johnson	11/17/2009	11/17/2009

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<i>Product Name:</i>	<i>Guaranteed Withdrawal Benefit Riders</i>		
<i>Project Name/Number:</i>	<i>GLWB/</i>		

Disposition

Disposition Date: 11/19/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Company Tracking Number: FORM 10-GLW-1

TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium

Product Name: Guaranteed Withdrawal Benefit Riders

Project Name/Number: GLWB/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	
Supporting Document	Application	Yes	
Supporting Document	Life & Annuity - Actuarial Memo	No	
Supporting Document (revised)	Statement of Variability and Sample Specifications Page	Yes	
Supporting Document	Statement of Variability and Sample Specifications Page	Yes	
Supporting Document	Statement of Variability and Sample Specifications Pages	Yes	
Form	Guaranteed Lifetime Withdrawal Benefit Rider (Single Life)	Yes	
Form	Guaranteed Lifetime Withdrawal Benefit Rider (Joint Life)	Yes	
Form	Guaranteed Lifetime Withdrawal Benefit Rider (Single Life)	Yes	
Form	Guaranteed Lifetime Withdrawal Benefit Rider (Joint Life)	Yes	
Form	Maximum Purchase Payments	Yes	
	Endorsement		
Form	Application Form	Yes	

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TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Guaranteed Withdrawal Benefit Riders
Project Name/Number: GLWB/

Amendment Letter

Submitted Date: 11/17/2009

Comments:

The most recent version of the Statement of Variability and Specification Page 4 we sent to you included an incorrect title for the Riders with which these forms were filed. The attached version of each document shows the correct title. We apologize for any inconvenience this may cause

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Statement of Variability and Sample Specifications Page

Comment:

Statement of Variability.pdf

Spec Page 4 for 09va1.pdf

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Company Tracking Number: FORM 10-GLW-1
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Guaranteed Withdrawal Benefit Riders
Project Name/Number: GLWB/

Amendment Letter

Submitted Date: 11/17/2009

Comments:

A typographical error was discovered in the Deferral Guarantee Percentage shown in the Statement of Variability and in the corresponding sample spec page. The range should be 115%-300% not the 1.15%-3.00% that was provided. These items have been revised.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Statement of Variability and Sample Specifications Page

Comment:

Revised Statement of Variability.pdf

Spec Page 4 for 09va1.pdf

SERFF Tracking Number: ONFS-126357239 State: Arkansas

Filing Company: The Ohio National Life Insurance Company State Tracking Number: 44070

Company Tracking Number: FORM 10-GLW-1

TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium

Product Name: Guaranteed Withdrawal Benefit Riders

Project Name/Number: GLWB/

Form Schedule

Lead Form Number: Form 10-GLW-1

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	FORM 10-GLW-1	Policy/Cont Guaranteed Lifetime Withdrawal Benefit Rider (Single Life) Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		0.000	10-GLW-1.pdf
	FORM 10-GLW-2	Policy/Cont Guaranteed Lifetime Withdrawal Benefit Rider (Joint Life) Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		0.000	10-GLW-2.pdf
	FORM 10-GLW-1.5	Policy/Cont Guaranteed Lifetime Withdrawal Benefit Rider (Single Life) Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		0.000	10-GLW-1.5.pdf
	FORM 10-GLW-2.5	Policy/Cont Guaranteed Lifetime Withdrawal Benefit Rider (Joint Life) Certificate:	Initial		0.000	10-GLW-2.5.pdf

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 TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
 Product Name: Guaranteed Withdrawal Benefit Riders
 Project Name/Number: GLWB/

Amendmen
 t, Insert
 Page,
 Endorseme
 nt or Rider

FORM 10- MPP-150	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Maximum Purchase Payments Endorsement	Initial	0.000	10-MPP- 150.pdf
FORM 4896 REV. 1/10	Application/ Enrollment Form	Application Form	Revised	Replaced Form #: FORM 4896 REV. 5/09 Previous Filing #:	0.000 4896 REV 110.pdf

Rider

Guaranteed Lifetime Withdrawal Benefit

Single Life

This rider is part of your contract. It is subject to the contract terms. If the terms of this rider and the contract differ, this rider controls.

The Rider Date is the date that this rider becomes effective. If the rider is issued at the same time as your contract, the Rider Date is the Contract Date shown on Page 3 of the contract. If it is issued after your contract, this rider becomes effective on the Rider Date (the subsequent anniversary of the Contract Date selected).

The rider provides, subject to certain conditions, a guaranteed amount that can be withdrawn each Contract Year, regardless of Contract Value, until the rider's termination. The Guaranteed Lifetime Withdrawal Benefit will be paid, even if receipt of the benefit would reduce the Contract Value below the minimum required to keep the contract in effect, as stated in the contract.

The rider further provides a death benefit.

Rider Definitions

Charge Freeze Period is the period we guarantee that the Rider Charge Rate will not increase above the Base Rider Charge Rate.

Base Rider Charge Rate is the rate shown on the Specification Page applicable to all Contract Years after the first Contract Year, unless the Rider Charge Rate has been increased pursuant to the Charge for Rider provision.

The **Guaranteed Lifetime Withdrawal Benefit Base** (or "**GLWB Base**") is the value that is used to determine the Maximum Annual Withdrawal.

The **Lifetime Withdrawal Age** is the age on or after which a withdrawal will trigger the beginning of the Lifetime Withdrawal Period as shown on the Specification Page.

The **Maximum Annual Withdrawal** (or "**MAW**") is the maximum amount that can be withdrawn in any Contract Year of the Lifetime Withdrawal Period without affecting the annual withdrawal guarantees in future Contract Years or the GLWB Base.

An **Annual Step-up** is an increase in the GLWB Base to the then current Contract Value on an anniversary of the Rider Date. The GLWB Base will continue to be eligible to increase due to an **Annual Step-up** on each anniversary of the Rider Date until an **Annual Step-up** is declined pursuant to the Charge for Rider provision.

The **Annual Credit Period** is the period during which the Annual Credit GLWB Base is calculated. The initial Annual Credit Period is the period of time from the Rider Date to the [tenth] anniversary of the Rider Date. If the GLWB Base is increased due to an **Annual Step-up**, then a new Annual Credit Period is established on the date the GLWB Base is increased and ending on the [tenth] anniversary of such date.

Annual Credit Anniversary is any date during the Annual Credit Period that shares the same month and day as the date on which the Annual Credit Period began (provided that if the Annual Credit Period began on February 29th, the Annual Credit Anniversary in years that do not have a February 29th would be February 28th).

The **Annual Credit Calculation Base** is the amount to which the GLWB Annual Credit Rate is applied in calculating the Annual Credit GLWB Base. At the beginning of the Annual Credit Period, the Annual Credit Calculation Base is set equal to the GLWB Base. The value of the Annual Credit Calculation Base will remain the same for the duration of the Annual Credit Period with the following exceptions:

- (1) If a purchase payment is made to the contract, the Annual Credit Calculation Base will be increased at that time by the amount of the purchase payment.
- (2) If the GLWB Base is adjusted due to an Excess Withdrawal, the Annual Credit Calculation Base will be set equal at that time to the lesser of the then current Annual Credit Calculation Base or the GLWB Base after the adjustment for an Excess Withdrawal described below.

A **Qualified Contract** is a contract issued in compliance with Code sections 401, 403, 408 or 408A or any comparable Code sections in effect or hereafter enacted.

The **Specification Page** is Page 4 of the contract if this rider is issued with the contract, or the Amendment attached to this rider if the rider was subsequently added after the Contract Date.

Calculation of Guaranteed Lifetime Withdrawal Benefit Base

If this rider is issued at the same time as your contract, the initial GLWB Base is the initial Net Purchase Payment (excluding any extra credits, if applicable). If this rider is added to the contract on a subsequent anniversary of the Contract Date, the initial GLWB Base is the Contract Value on the Rider Date.

Thereafter, the GLWB Base is calculated as the greater of the Step-up GLWB Base or the Annual Credit GLWB Base, adjusted for the Deferral Credit, if any, except as provided under the **Excess Withdrawals** provision below.

Step-up GLWB Base

The initial Step-up GLWB Base is equal to the initial GLWB Base. Thereafter, the Step-up GLWB Base is determined as follows:

- (1) (i) On each day that is not the anniversary of the Rider Date or (ii) on or after any anniversary of the Rider Date if an Annual Step-up is or has ever been declined, the Step-up GLWB Base equals (a) + (b) where:
 - (a) is the GLWB Base on the previous day; and
 - (b) is the amount of any Net Purchase Payments (excluding any extra credits, if applicable) credited on that day.
- (2) On each anniversary of the Rider Date unless an **Annual Step-up** is, or was, declined, the Step-up GLWB Base equals the greater of ((a) or (b)) + (c) where:
 - (a) is the GLWB Base on the previous day;
 - (b) is the then current Contract Value, excluding any Net Purchase Payments (excluding any extra credits, if applicable) credited on such anniversary of the Rider Date; and
 - (c) is any Net Purchase Payments (excluding any extra credits, if applicable) credited on such anniversary of the Rider Date.

Annual Credit GLWB Base

The Annual Credit GLWB Base is only calculated on an anniversary of the Rider Date (the Annual Credit Anniversary). The Annual Credit GLWB Base at the beginning of any Annual Credit Period is equal to the GLWB Base at the beginning of such period. Thereafter, the Annual Credit GLWB Base is determined as follows:

- (1) On any Annual Credit Anniversary, provided that no withdrawals have occurred during the twelve month period that began with the previous Annual Credit Anniversary, the Annual Credit GLWB Base equals (a) + (b) + (c) where:
 - (a) is the GLWB Base on the prior Annual Credit Anniversary;
 - (b) is the Annual Credit Calculation Base multiplied by the GLWB Annual Credit Rate shown on the Specification Page; and
 - (c) is the amount of any Net Purchase Payments (excluding any extra credits, if applicable) during the prior Contract Year.
- (2) Except as provided in (1) above, on any other anniversary of the Rider Date, the Annual Credit GLWB Base is equal to zero.

Deferral Credit

If no withdrawals are taken in the first [10] Contract Years that the rider is in effect, we will increase the GLWB Base on the [tenth] anniversary of the Rider Date by the difference between (1) and (2), if greater, where:

- (1) is (a) x (b) + (c) where:
 - (a) is the initial GLWB Base plus the total of all subsequent Net Purchase Payments made up to and including the [first] anniversary of the Rider Date;
 - (b) is the Deferral Guarantee Percentage shown on the Specification Page; and
 - (c) is the total of all Net Purchase Payments made after the [first] anniversary of the Rider Date and prior to the [tenth] anniversary of the Rider Date; and
- (2) is the GLWB Base at that time calculated without regard to (1) above.

Lifetime Withdrawal Period

The first withdrawal made after the Rider Date that is on or following the date that the Annuitant reaches the Lifetime Withdrawal Age will trigger the beginning of the Lifetime Withdrawal Period.

On the day that the Lifetime Withdrawal Period begins, the initial MAW Rate will be set to the applicable MAW Rate shown on the Specification Page based on the Annuitant's age as of that day, and the MAW will be calculated as (a) x (b) where:

- (a) is the MAW Rate; and
- (b) is the GLWB Base on that day as determined pursuant to the **Calculation of Guaranteed Lifetime Withdrawal Benefit Base** provision.

Thereafter, during the remainder of the Lifetime Withdrawal Period, the MAW will be determined in accordance with the following rules:

- (1) On each anniversary of the Rider Date that the GLWB Base is increased to the then current Contract Value, the MAW Rate would be reset to the applicable MAW Rate based on the Annuitant's then current age on such anniversary of the Rider Date and the MAW will be recalculated to equal (a) x (b) where:
 - (a) is the recalculated GLWB Base on that day; and
 - (b) is the new MAW Rate.
- (2) On any other date that the GLWB Base is recalculated, the MAW will be reset to equal (a) x (b) where:
 - (a) is the recalculated GLWB Base on that day; and
 - (b) is the then existing MAW Rate.

As long as the total withdrawals during a Contract Year do not exceed the MAW, we will waive any Contingent Deferred Sales Charges that may otherwise have been assessed.

The rider continues in the Lifetime Withdrawal Period until the earlier of:

- (1) the date that the rider is terminated as described in the **Termination of Rider** provision; or
- (2) the date that the rider enters the Lifetime Annuity Period.

Excess Withdrawals

A withdrawal is deemed to be an Excess Withdrawal if it satisfies one of the following:

- (1) it is made prior to the Annuitant reaching the Lifetime Withdrawal Age; or
- (2) it is made during the Lifetime Withdrawal Period and the total withdrawals for the Contract Year after this withdrawal is made exceed the MAW or the RMD, where applicable; however, only the excess of (a) total withdrawals for the Contract Year after this withdrawal is made over (b) the greater of (i) the total withdrawals for the Contract Year excluding this withdrawal or (ii) the MAW or the RMD, where applicable, is recognized as an Excess Withdrawal.

Any Excess Withdrawals taken will cause the GLWB Base to be adjusted on that day. The new GLWB Base will be set equal (a) x [1- (b)/(c)] where:

- (a) is the GLWB Base immediately prior to the Excess Withdrawal;
- (b) is the amount of the Excess Withdrawal; and
- (c) is the Contract Value immediately before the Excess Withdrawal.

Any Excess Withdrawals taken will also cause the GLWB Death Benefit to be adjusted on that day. The new GLWB Death Benefit will be set equal to (a) x [1-(b)/(c)] where:

- (a) is the GLWB Death Benefit immediately prior to the Excess Withdrawal;
- (b) is the amount of the Excess Withdrawal; and
- (c) is the Contract Value immediately before the Excess Withdrawal.

Required Minimum Distributions

This provision only applies if your contract is a Qualified Contract and is subject to minimum distribution requirements under the Required Minimum Distribution (RMD) Regulations under the Code. For purposes of applying the premiums of this rider, your RMD is based solely on this contract.

If you take a withdrawal from your contract while this rider is in force and after you attain age 70 1/2, such withdrawal will not be treated as an excess withdrawal as long as such withdrawal does not cause the total withdrawals to exceed the greater of your MAW during the Contract Year or your RMD for the calendar year. You must take your initial RMD by December 31 of the calendar year in which you attain age 70 1/2 or else the amount so withdrawn, for purposes of this rider, will count towards your RMD limitation for the calendar year in which it is actually taken.

If you die after beginning to receive your RMD, any withdrawals will continue to the Beneficiary for the remainder of that calendar year.

We reserve the right to modify or eliminate the RMD treatment for withdrawals if there is any change to the Internal Revenue Code or Internal Revenue Service (IRS) rules or regulations relating to Required Minimum Distributions, including the issuance of relevant IRS guidance. If we exercise this right to modify or eliminate the RMD treatment for withdrawals then any distribution in excess of your MAW will be an Excess Withdrawal.

Extended Annuitization

You may request a delay in the Annuity Payout Date as set forth in your contract to the anniversary of the Contract Date immediately following the Annuitant's 95th birthday for purposes of this rider only. Any extension of the Annuity Payout Date for purposes of this rider only shall not affect the termination of, or extend, any death benefit in the contract or any other rider. You must provide us with Notice of such request prior to the Annuity Payout Date in the contract, provided that after the Annuitant reaches age 90 you must take the maximum guaranteed withdrawals allowable under this rider each Contract Year until the anniversary of the Contract Date immediately following the Annuitant's 95th birthday. At that anniversary of the Contract Date, you will be required to annuitize the contract or terminate the contract and take any Contract Value therefrom.

The death benefit under this rider will continue until the anniversary of the Contract Date immediately following the Annuitant's 95th birthday, if you elect to delay annuitization, as long as the contract remains in effect. Even if you have extended annuitization, you may, nevertheless, elect to annuitize or terminate the contract by Notice to us prior to the anniversary of the Contract Date immediately following the Annuitant's 95th birthday.

Lifetime Annuity Period

When this rider enters the Lifetime Annuity Period, you will immediately receive a payment equal to the excess, if any, of the then current MAW over the total withdrawals already taken during the Contract Year, provided however, that if you are making systematic withdrawals, the payments will continue until the MAW for the Contract Year has been reached. In addition, you will begin receiving a lifetime annuity (the "MAW Annuity") on the first day of the month following the first anniversary of the Contract Date in the Lifetime Annuity Period payable until the Annuitant's death, with monthly payments equal to one-twelfth of the then current MAW.

This rider will enter the Lifetime Annuity Period on the earlier of:

- (1) the anniversary of the Contract Date immediately following the Annuitant's 90th birthday, or the Contract Date immediately following the Annuitant's 95th birthday if you have requested and we have agreed to allow you to so extend annuitization, and you choose, in lieu of the Annuity Options provided in the contract, to receive the MAW Annuity; or
- (2) the date that the Contract Value is reduced to zero (other than by an Excess Withdrawal).

If your Contract Value goes to zero other than because of an excess withdrawal before the Annuitant reaches the Lifetime Withdrawal Age, the Lifetime Annuity Period is deferred until the Annuitant reaches the Lifetime Withdrawal Age.

Once the rider has entered the Lifetime Annuity Period, the terms of the contract will be adjusted as follows:

- (1) the contract will provide only the benefits provided in this rider;
- (2) all other riders attached to the contract will terminate; and
- (3) no additional purchase payments will be accepted.

Lump Sum Settlement Option

On the date the Contract Value is reduced to zero (other than by an Excess Withdrawal) while in the Lifetime Withdrawal Period, in lieu of entering the Lifetime Annuity Period, you may elect either an age-based or underwritten Lump Sum Settlement Option.

The age-based Lump Sum Settlement Option will be equal to the MAW at the time that the Contract Value goes to zero multiplied by the appropriate age-based factors in accordance with the following table:

Annuitant's Age Nearest Birthday	MAW Multiplier
60-64	6.7
65-69	5.7
70-74	4.7
75-79	3.7
80-84	2.7
85-89	2.0
90+	1.4

The underwritten Lump Sum Settlement Option will be available to you if a licensed physician of your choosing (other than yourself) attests that the Annuitant is in good health and has a life expectancy that is in line with that of the average purchaser of annuity products at that age. The underwritten lump sum settlement amount shall be determined by us using our underwriting guidelines and rules, based on age and sex after taking into account the health information of the Annuitant that is provided to us by the licensed physician on a form we have established specifically for this purpose. We reserve the right to obtain additional medical information to underwrite a request for an underwritten lump sum settlement.

Available Investment Options

While the rider is in force, your purchase payments and your Contract Value must be allocated to the Fixed Accumulation Account, if available, and/or in accordance with either Paragraph (1) or (2) below:

- (1) Your purchase payments and your Contract Value must be allocated to one of the available Asset Allocation Models (the "Models") from those offered by us and approved for use with this rider. You may maintain funds in only one Model at any given time.
- (2) Your purchase payments and your Contract Value must be allocated in accordance with the following investment restrictions:
 - (a) A percentage at least equal to the Category I Floor and no greater than the Category I Cap shown on the Specification Page must be allocated to any combination of subaccounts that we designate as Category I Subaccounts;
 - (b) A percentage no greater than the Category II Cap shown on the Specification Page may be allocated to any combination of subaccounts that we designate as Category II Subaccounts;

- (c) A percentage no greater than the Category III Cap shown on the Specification Page may be allocated to any combination of subaccounts that we designate as Category III Subaccounts;
- (d) A percentage no greater than the Category IV Cap shown on the Specification Page may be allocated to any combination of subaccounts that we designate as Category IV Subaccounts.

Notwithstanding the above, your purchase payments may be allocated to a Dollar Cost Averaging ("DCA") Account, if available, and then transferred to a Model selected by you under (1) above or the subaccounts under (2) above, subject to any restrictions on such transfers as set forth in your contract or any other applicable rider.

By Notice to us, you may modify your purchase payment allocations at any time as long as the new allocations continue to satisfy the investment restrictions in Paragraphs (1) or (2) above.

Any transfer request that results in moving Contract Value from one category to another must result in a Contract Value allocation that continues to meet the investment restrictions described above. A transfer request will not cause your allocation instructions for purchase payments and/or the rebalancing of your contract to change, unless such request is accompanied by new instructions for allocating purchase payments and/or for rebalancing.

We will determine for each new variable subaccount the appropriate investment category to place it in. In addition, we reserve the right to change the category classification of any subaccount by written Notice. We reserve the right to make any change in the classification of a subaccount apply to future purchase payments or transfers.

We may limit the availability of any Asset Allocation Model or any subaccount for use with this rider. If an existing subaccount becomes unavailable for the allocation of future purchase payments or Contract Value, you will need to provide us updated allocation instructions that comply with paragraph (2) above. If you fail to provide us with new instructions and your allocations of purchase payments or Contract Value violates the investment restrictions, your rider will be terminated. You may only be in one Asset Allocation Model at a time. Therefore, if an Asset Allocation Model to which your Contract Value is allocated becomes unavailable for the allocation of future purchase payments under the rider and you wish to make additional purchase payments, you will have to transfer your Contract Value to an Asset Allocation Model that is then available under this rider or transfer your entire Contract Value into subaccounts that comply with paragraph (2) above.

Transfers required after a variable subaccount or Model becomes unavailable for use with this rider, will not be assessed a transfer fee.

If you choose to allocate your purchase payments or Contract Value in accordance with Paragraph (2) above, while this rider is in effect, we will rebalance quarterly the amounts in each individual variable subaccount based on your rebalance instructions. Such rebalancing will occur on each three-month anniversary of the Rider Date. If a three-month anniversary of the Rider Date is not the last day of a Valuation Period, such rebalancing will occur at the end of that Valuation Period. Rebalancing will only occur on the three-month anniversaries of the Rider Date. Neither withdrawals from the contract nor transfers will result in a rebalancing on the date of such transaction.

If you choose to allocate your purchase payments or Contract Value to an Asset Allocation Model in accordance with Paragraph (1) above, at the end of each calendar quarter, variable account values allocated within each Model will be rebalanced to maintain the mix of investments in the proportions established for each Model.

Spousal Continuation

If your surviving spouse becomes the sole Owner of the contract upon your death, such surviving spouse shall become the new Annuitant for purposes of this benefit, subject to the following conditions:

If the Annuitant dies before the rider enters the Lifetime Withdrawal Period, the GLWB Base will be set equal to the greater of the Contract Value (after application of the Death Benefit Adjustment, if any) or the GLWB Base as of the earlier of 90 days after the Annuitant's death or the date we receive proof of death. The surviving spouse will be eligible to enter the Lifetime Withdrawal Period when such surviving spouse reaches the Lifetime Withdrawal Age and the applicable MAW Rate will be based on the surviving spouse's age when the Lifetime Withdrawal Period begins.

If the Annuitant dies after the rider enters the Lifetime Withdrawal Period, the GLWB Base will be set equal to the Contract Value (after application of the Death Benefit Adjustment, if any) as of the earlier of 90 days after the Annuitant's death or the date we receive proof of death. The surviving spouse will not be eligible to re-enter the Lifetime Withdrawal Period until such surviving spouse reaches the Lifetime Withdrawal Age and the applicable MAW Rate will be based on the surviving spouse's age when the surviving spouse re-enters the Lifetime Withdrawal Period.

A Spousal Continuation will not affect the value of the RMD for the year of the Annuitant's death. Thereafter, the surviving spouse will be eligible for RMD based upon the surviving spouse's RMD. Other than in the case of a Spousal Continuation, the rider will terminate upon your death, unless the rider is in the Lifetime Annuity Period and you are not the Annuitant, in which case the rider will continue until the death of the Annuitant.

Furthermore, other than in the case of a Spousal Continuation, there is no right to change the Annuitant under this rider or the contract.

GLWB Death Benefit

While this rider is in effect, the Guaranteed Minimum Death Benefit Amount to the Beneficiary will be at least equal to the GLWB Death Benefit.

If this rider is issued at the same time as your contract, the initial GLWB Death Benefit is the initial Purchase Payment, (excluding any extra credits, if applicable). If this rider is added to the contract on a subsequent anniversary, the initial GLWB Death Benefit is the Contract Value on the Rider Date. Thereafter, except as provided under the **Excess Withdrawal** provision above, the GLWB Death Benefit equals (a) + (b) – (c) where:

- (a) is the GLWB Death Benefit on the previous day;
- (b) is the amount of any purchase payments (excluding any extra credits, if applicable) made on that day;
and
- (c) is the dollar amount of any withdrawals made on that day that are not Excess Withdrawals.

If the GLWB Death Benefit is greater than zero when the rider enters the Lifetime Annuity Period and you elect to receive the MAW Annuity it will continue effective, but will be reduced by the dollar amount of each subsequent withdrawal or MAW Annuity payment.

In the case of a Spousal Continuation, the GLWB Death Benefit will be set equal to the Contract Value (after the application of any Death Benefit Adjustments) if greater than the then current GLWB Death Benefit.

Charge for Rider

On each anniversary of the Rider Date that this rider is in effect, until it reaches the Lifetime Annuity Period, we will deduct from your Contract Value a Guaranteed Lifetime Withdrawal Benefit Rider charge for this rider equal to the product of the Rider Charge Rate and the GLWB Base.

The Rider Charge Rate is: (a) the applicable rate shown on the Specification Page if the rider was issued at the same time as the contract and the GLWB Base has not yet been increased as a result of an **Annual Step-up** pursuant to **Calculation of Guaranteed Lifetime Withdrawal Benefit Base** provision; (b) the applicable rate shown on the corresponding Amendment to your contract if the rider was issued after the Contract Date and the GLWB Base has not yet been increased as a result of an **Annual Step-up**; or (c) if greater, the rate declared by us at the time of an **Annual Step-up**. The charge increase at the time of an **Annual Step-up** will be no greater than the charge for new issues of this rider form in effect on the date of the **Annual Step-up**, if such rider form is then offered by us, and will never be more than the Maximum Annual Rider Charge Rate shown on the Specification Page. We also guarantee that the Rider Charge Rate will not increase during the Charge Freeze Period shown on the Specification Page. Furthermore, you may avoid a charge rate increase by declining the **Annual Step-up** in a form acceptable to us within 30 days of our Notice of a new declared Rider Charge Rate. However, if you do so, the **Annual Step-ups** will cease for the life of the rider.

The rider charge will be deducted from all investment portfolios on a pro rata basis in proportion to their percentage of the total Contract Value. However, charges will not be taken from amounts allocated to the Dollar Cost Averaging Account, while in the Dollar Cost Averaging Account.

In the event that the Annuitant dies, you surrender the contract, this rider is terminated due to violation of the investment restrictions or you elect to annuitize during any Contract Year, we reserve the right to prorate the annual charge for this rider that had not yet been assessed prior to the Annuitant's death or the annuitization.



Addition of Rider

If we so designate, this rider may be added after the Contract Date. However, it may only be added on an anniversary of the Contract Date subject to any maximum Annuitant age we allow at that time.

Termination of Rider

You may not cancel this rider, unless we otherwise agree. This rider will terminate upon: (a) the date the contract is terminated in accordance with its terms, unless otherwise provided in this rider, (b) the date of an Excess Withdrawal which reduces the Contract Value to zero, (c) the date on which funds are allocated in a manner that violates the investment restrictions, (d) the commencement of an Annuity Option other than the MAW Annuity, (e) the date of a lump sum settlement, or (f) the death of the Annuitant, except in the case of Spousal Continuation.

THE OHIO NATIONAL LIFE INSURANCE COMPANY

 Secretary	 President
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Rider

Guaranteed Lifetime Withdrawal Benefit

Joint Life

This rider is part of your contract. It is subject to the contract terms. If the terms of this rider and the contract differ, this rider controls.

The Rider Date is the date that this rider becomes effective. If the rider is issued at the same time as your contract, the Rider Date is the Contract Date shown on Page 3 of the contract. If it is issued after your contract, this rider becomes effective on the Rider Date (the subsequent anniversary of the Contract Date selected).

The rider provides, subject to certain conditions, a guaranteed amount that can be withdrawn each Contract Year, regardless of Contract Value, until the rider's termination. The Guaranteed Lifetime Withdrawal Benefit will be paid, even if receipt of the benefit would reduce the Contract Value below the minimum required to keep the contract in effect, as stated in the contract.

The rider further provides a death benefit.

Rider Definitions

Charge Freeze Period is the period we guarantee that the Rider Charge Rate will not increase above the Base Rider Charge Rate.

Base Rider Charge Rate is the rate shown on the Specification Page applicable to all Contract Years after the first Contract Year, unless the Rider Charge Rate has been increased pursuant to the Charge for Rider provision.

The **Guaranteed Lifetime Withdrawal Benefit Base** (or "**GLWB Base**") is the value that is used to determine the Maximum Annual Withdrawal.

The **Lifetime Withdrawal Age** is the age on or after which a withdrawal will trigger the beginning of the Lifetime Withdrawal Period as shown on the Specification Page.

The **Maximum Annual Withdrawal** (or "**MAW**") is the maximum amount that can be withdrawn in any Contract Year of the Lifetime Withdrawal Period without affecting the annual withdrawal guarantees in future Contract Years or the GLWB Base.

An **Annual Step-up** is an increase in the GLWB Base to the then current Contract Value on an anniversary of the Rider Date. The GLWB Base will continue to be eligible to increase due to an **Annual Step-up** on each anniversary of the Rider Date until an **Annual Step-up** is declined pursuant to the Charge for Rider provision.

Participating Spouses are the people upon whose life and age the rider benefits are calculated. This rider requires that there be two and only two Participating Spouses on the Rider Date and that they be legally married to each other. The rider further requires that on the Rider Date either (a) the two Participating Spouses are Joint Owners (or beneficial Owners) and the Annuitant is one of the Participating Spouses or (b) one Participating Spouse is an Owner (or beneficial Owner) and Annuitant and the other is the sole Beneficiary. A Participating Spouse only retains such status while he/she is alive and legally married to the other. An Owner who gives up ownership can only maintain the Status of a Participating Spouse if such Owner is or immediately becomes, the sole Beneficiary; likewise, a sole Beneficiary who loses that

designation can only maintain the Status of a Participating Spouse if such sole Beneficiary is or immediately becomes, an Owner. Once a person loses his/her status as a Participating Spouse, it can never be regained. Likewise, no person can become a Participating Spouse after the Rider Date. A sole Owner may remove a sole Beneficiary from Participating Spouse Status by giving Notice to us. If one Participating Spouse is the sole Owner and the Participating Spouses divorce, the non-owner spouse will cease to be a Participating Spouse. If the Participating Spouses are joint owners and they divorce, the non-Annuitant will cease to be a Participating Spouse.

The **Annual Credit Period** is the period during which the Annual Credit GLWB Base is calculated. The initial Annual Credit Period is the period of time from the Rider Date to the [tenth] anniversary of the Rider Date. If the GLWB Base is increased due to an **Annual Step-up**, then a new Annual Credit Period is established on the date the GLWB Base is increased and ending on the [tenth] anniversary of such date.

Annual Credit Anniversary is any date during the Annual Credit Period that shares the same month and day as the date on which the Annual Credit Period began (provided that if the Annual Credit Period began on February 29th, the Annual Credit Anniversary in years that do not have a February 29th would be February 28th).

The **Annual Credit Calculation Base** is the amount to which the GLWB Annual Credit Rate is applied in calculating the Annual Credit GLWB Base. At the beginning of the Annual Credit Period, the Annual Credit Calculation Base is set equal to the GLWB Base. The value of the Annual Credit Calculation Base will remain the same for the duration of the Annual Credit Period with the following exceptions:

- (1) If a purchase payment is made to the contract, the Annual Credit Calculation Base will be increased at that time by the amount of the purchase payment.
- (2) If the GLWB Base is adjusted due to an Excess Withdrawal, the Annual Credit Calculation Base will be set equal at that time to the lesser of the then current Annual Credit Calculation Base or the GLWB Base after such adjustment.

A **Qualified Contract** is a contract issued in compliance with Code sections 401, 403, 408 or 408A or any comparable Code sections in effect or hereafter enacted.

The **Specification Page** is Page 4 of the contract if this rider was issued with the contract, or the Amendment attached to this rider if the rider was subsequently added after the Contract Date.

Calculation of Guaranteed Lifetime Withdrawal Benefit Base

If this rider is issued at the same time as your contract, the initial GLWB Base is the initial Net Purchase Payment (excluding any extra credits, if applicable). If this rider is added to the contract on a subsequent anniversary of the Contract Date, the initial GLWB Base is the Contract Value on the Rider Date.

Thereafter, the GLWB Base is calculated as the greater of the Step-up GLWB Base or the Annual Credit GLWB Base, adjusted for the Deferral Credit, if any, except as provided under the **Excess Withdrawals** provision below.

Step-up GLWB Base

The initial Step-up GLWB Base is equal to the initial GLWB Base. Thereafter, the Step-up GLWB Base is determined as follows:

- (1) (i) On each day that is not the anniversary of the Rider Date or (ii) on or after any anniversary of the Rider Date if an Annual Step-up is or has ever been declined, the Step-up GLWB Base equals (a) + (b) where:
 - (a) is the GLWB Base on the previous day; and
 - (b) is the amount of any Net Purchase Payments (excluding any extra credits, if applicable) credited on that day.

- (2) On each anniversary of the Rider Date unless an **Annual Step-up** is, or was, declined, the Step-up GLWB Base equals the greater of ((a) or (b)) + (c) where:
- (a) is the GLWB Base on the previous day;
 - (b) is the then current Contract Value, excluding any Net Purchase Payments (excluding any extra credits, if applicable) credited on such anniversary of the Rider Date; and
 - (c) is any Net Purchase Payments (excluding any extra credits, if applicable) credited on such anniversary of the Rider Date.

Annual Credit GLWB Base

The Annual Credit GLWB Base is only calculated on an anniversary of the Rider Date (the Annual Credit Anniversary). The Annual Credit GLWB Base at the beginning of any Annual Credit Period is equal to the GLWB Base at the beginning of such period. Thereafter, the Annual Credit GLWB Base is determined as follows:

- (1) On any Annual Credit Anniversary, provided that no withdrawals have occurred during the twelve month period that began with the previous Annual Credit Anniversary, the Annual Credit GLWB Base equals (a) + (b) + (c) where:
 - (a) is the GLWB Base on the prior Annual Credit Anniversary;
 - (b) is the Annual Credit Calculation Base multiplied by the GLWB Annual Credit Rate shown on the Specification Page; and
 - (c) is the amount of any Net Purchase Payments (excluding any extra credits, if applicable) during the prior Contract Year.
- (2) Except as provided in (1) above, on any other anniversary of the Rider Date, the Annual Credit GLWB Base is equal to zero.

Deferral Credit

If no withdrawals are taken in the first [10] Contract Years that the rider is in effect, we will increase the GLWB Base on the [tenth] anniversary of the Rider Date by the difference between (1) and (2), if greater where:

- (1) is (a) x (b) + (c) where:
 - (a) is the initial GLWB Base plus the total of all subsequent Net Purchase Payments made up to and including the [first] anniversary of the Rider Date;
 - (b) is the Deferral Guarantee Percentage shown on the Specification Page; and
 - (c) is the total of all Net Purchase Payments made after the [first] anniversary of the Rider Date and prior to the [tenth] anniversary of the Rider Date; and
- (2) is the GLWB Base at that time calculated without regard to (1) above.

Lifetime Withdrawal Period

The first withdrawal made after the Rider Date that is on or following the date that the youngest Participating Spouse reaches the Lifetime Withdrawal Age will trigger the beginning of the Lifetime Withdrawal Period.

On the day that the Lifetime Withdrawal Period begins, the initial MAW Rate will be set to the applicable MAW Rate shown on the Specification Page based on the age of the youngest Participating Spouse as of that day, and the MAW will be calculated as (a) x (b) where:

- (a) is the MAW Rate; and
- (b) is the GLWB Base on that day as determined pursuant to the **Calculation of Guaranteed Lifetime Withdrawal Benefit Base** provision.

Thereafter, during the remainder of the Lifetime Withdrawal Period, the MAW will be determined in accordance with the following rules:

- (1) On each anniversary of the Rider Date that the GLWB Base is increased to the then current Contract Value, the MAW Rate would be reset to the applicable MAW Rate based on the then current age of the youngest Participating Spouse on such anniversary of the Rider Date and the MAW will be recalculated to equal (a) x (b) where:
 - (a) is the recalculated GLWB Base on that day; and
 - (b) is the new MAW Rate.
- (2) On any other date that the GLWB Base is recalculated, the MAW will be reset to equal (a) x (b) where:
 - (a) is the recalculated GLWB Base on that day; and
 - (b) is the then existing MAW Rate.

As long as the total withdrawals during a Contract Year do not exceed the MAW, we will waive any Contingent Deferred Sales Charges that may otherwise have been assessed.

The rider continues in the Lifetime Withdrawal Period until the earlier of:

- (1) the date that the rider is terminated as described in the **Termination of Rider** provision; or
- (2) the date that the rider enters the Lifetime Annuity Period.

Excess Withdrawals

A withdrawal is deemed to be an Excess Withdrawal if it satisfies one of the following:

- (1) it is made prior to the youngest Participating Spouse reaching the Lifetime Withdrawal Age; or
- (2) it is made during the Lifetime Withdrawal Period and the total withdrawals for the Contract Year after this withdrawal is made exceed the MAW or the RMD, where applicable; however, only the excess of (a) total withdrawals for the Contract Year after this withdrawal is made over (b) the greater of (i) the total withdrawals for the Contract Year excluding this withdrawal or (ii) the MAW or the RMD, where applicable, is recognized as an Excess Withdrawal.

Any Excess Withdrawals taken will cause the GLWB Base to be adjusted on that day. The new GLWB Base will be set equal (a) x [1- (b)/(c)] where:

- (a) is the GLWB Base immediately prior to the Excess Withdrawal;
- (b) is the amount of the Excess Withdrawal; and
- (c) is the Contract Value immediately before the Excess Withdrawal.

Any Excess Withdrawals taken will also cause the GLWB Death Benefit to be adjusted on that day. The new GLWB Death Benefit will be set equal to (a) x [1-(b)/(c)] where:

- (a) is the GLWB Death Benefit immediately prior to the Excess Withdrawal;

- (b) is the amount of the Excess Withdrawal; and
- (c) is the Contract Value immediately before the Excess Withdrawal.

Required Minimum Distributions

This provision only applies if your contract is a Qualified Contract and is subject to minimum distribution requirements under the Required Minimum Distribution (RMD) Regulations under the Code. For purposes of applying the premiums of this rider, your RMD is based solely on this contract.

If you take a withdrawal from your contract while this rider is in force and after you attain age 70 1/2, such withdrawal will not be treated as an excess withdrawal as long as such withdrawal does not cause the total withdrawals to exceed the greater of your MAW during the Contract Year or your RMD for the calendar year. You must take your initial RMD by December 31 of the calendar year in which you attain age 70 1/2 or else the amount so withdrawn, for purposes of this rider, will count towards your RMD limitation for the calendar year in which it is actually taken.

If you die after beginning to receive your RMD, any withdrawals will continue to the Beneficiary for the remainder of that calendar year.

We reserve the right to modify or eliminate the RMD treatment for withdrawals if there is any change to the Internal Revenue Code or Internal Revenue Service (IRS) rules or regulations relating to Required Minimum Distributions, including the issuance of relevant IRS guidance. If we exercise this right to modify or eliminate the RMD treatment for withdrawals then any distribution in excess of your MAW will be an Excess Withdrawal.

Extended Annuitization

You may request a delay in the Annuity Payout Date as set forth in your contract to the anniversary of the Contract Date immediately following the Annuitant's 95th birthday for purposes of this rider only. Any extension of the Annuity Payout Date for purposes of this rider only shall not affect the termination of, or extend, any death benefit in the contract or any other rider. You must provide us with Notice of such request prior to the Annuity Payout Date in the contract, provided that after the Annuitant reaches age 90 you must take the maximum guaranteed withdrawals allowable under this rider each Contract Year until the anniversary of the Contract Date immediately following the Annuitant's 95th birthday. At the anniversary of the Contract Date, you will be required to annuitize the contract or terminate the contract and take any Contract Value therefrom.

The death benefit under this rider will continue until the anniversary of the Contract Date immediately following the Annuitant's 95th birthday, if you elect to delay annuitization, as long as the contract remains in effect. Even if you have extended annuitization, you may, nevertheless, elect to annuitize or terminate the contract by Notice to us prior to the anniversary of the Contract Date immediately following the Annuitant's 95th birthday.

Lifetime Annuity Period

When this rider enters the Lifetime Annuity Period, you will immediately receive a payment equal to the excess, if any, of the then current MAW over the total withdrawals already taken during the Contract Year, provided however, that if you are making systematic withdrawals, the payments will continue until the MAW for the Contract Year has been reached. In addition, you will begin receiving a lifetime annuity (the "MAW Annuity") on the first day of the month following the first anniversary of the Contract Date in the Lifetime Annuity Period payable until the death of the last Participating Spouse, with monthly payments equal to one-twelfth of the then current MAW.

This rider will enter the Lifetime Annuity Period on the earlier of:

- (1) the anniversary of the Contract Date immediately following the Annuitant's 90th birthday or the Contract Date immediately following the Annuitant's 95th birthday if you have requested and we have agreed to allow you to so extend annuitization, and you choose, in lieu of the Annuity Options provided in the contract, to receive the MAW Annuity; or

(2) the date that the Contract Value is reduced to zero (other than by an Excess Withdrawal).

If your Contract Value goes to zero other than because of an excess withdrawal before the Annuitant reaches the Lifetime Withdrawal Age, the Lifetime Annuity Period is deferred until the Annuitant reaches the Lifetime Withdrawal Age.

Once the rider has entered the Lifetime Annuity Period, the terms of the contract will be adjusted as follows:

- (1) the contract will provide only the benefits provided in the rider;
- (2) all other riders attached to the contract will terminate; and
- (3) no additional purchase payments will be accepted.

Lump Sum Settlement Option

On the date the Contract Value is reduced to zero (other than by an Excess Withdrawal) while in the Lifetime Withdrawal Period, in lieu of entering the Lifetime Annuity Period, you may elect either an age-based or underwritten Lump Sum Settlement Option.

If there is only one Participating Spouse at the time that the Contract Value goes to zero, the age-based Lump Sum Settlement Option will be equal to the MAW at the time that the Contract Value goes to zero multiplied by the appropriate age-based factors in accordance with the following table:

Last Surviving Participating Spouse's Age Nearest Birthday	MAW Multiplier
60-64	6.7
65-69	5.7
70-74	4.7
75-79	3.7
80-84	2.7
85-89	2.0
90+	1.4

If there are two Participating Spouses at the time that the Contract Value goes to zero, the age-based Lump Sum Settlement Option will be equal to the MAW at the time that the Contract Value goes to zero multiplied by the appropriate age-based factors in accordance with the following table, based on the age of the youngest Participating Spouse:

Youngest Participating Spouse's Age Nearest Birthday	MAW Multiplier
60-64	8.4
65-69	7.5
70-74	6.5
75-79	5.2
80-84	4.0
85-89	2.9
90+	2.0

The underwritten Lump Sum Settlement Option will be available to you if a licensed physician of your choosing (other than a Participating Spouse) attests that the youngest Participating Spouse is in good health and has a life expectancy that is in line with that of the average purchaser of annuity products at that age. The underwritten lump sum settlement amount shall be determined by us using our underwriting guidelines and rules, based on age and sex after taking into account the health information of the youngest Participating Spouse that is provided to us by the licensed physician on a form we have established specifically for this purpose. We reserve the right to obtain additional medical information to underwrite a request for an underwritten lump sum settlement.

Available Investment Options

While the rider is in force, your purchase payments and your Contract Value must be allocated to the Fixed Accumulation Account, if available, and/or in accordance with either Paragraph (1) or (2) below:

- (1) Your purchase payments and your Contract Value must be allocated to one of the available Asset Allocation Models (the "Models") from those offered by us and approved for use with this rider. You may maintain funds in only one Model at any given time.
- (2) Your purchase payments and your Contract Value must be allocated in accordance with the following investment restrictions:
 - (a) A percentage at least equal to the Category I Floor and no greater than the Category I Cap shown on the Specification Page must be allocated to any combination of subaccounts that we designate as Category I Subaccounts;
 - (b) A percentage no greater than the Category II Cap shown on the Specification Page may be allocated to any combination of subaccounts that we designate as Category II Subaccounts;
 - (c) A percentage no greater than the Category III Cap shown on the Specification Page may be allocated to any combination of subaccounts that we designate as Category III Subaccounts;
 - (d) A percentage no greater than the Category IV Cap shown on the Specification Page may be allocated to any combination of subaccounts that we designate as Category IV Subaccounts.

Notwithstanding the above, your purchase payments may be allocated to a Dollar Cost Averaging ("DCA") Account, if available, and then transferred to a Model selected by you under (1) above or the subaccounts under (2) above, subject to any restrictions on such transfers as set forth in your contract or any other applicable rider.

By Notice to us, you may modify your purchase payment allocations at any time as long as the new allocations continue to satisfy the investment restrictions in Paragraphs (1) or (2) above.

Any transfer request that results in moving Contract Value from one category to another must result in a Contract Value allocation that continues to meet the investment restrictions described above. A transfer request will not cause your allocation instructions for purchase payments and/or rebalancing of your contract to change, unless such request is accompanied by new instructions for allocating purchase payments and/or for rebalancing.

We will determine for each new variable subaccount the appropriate investment category to place it in. In addition, we reserve the right to change the category classification of any subaccount by written Notice. We reserve the right to make any change in the classification of a subaccount apply to future purchase payments or transfers.

We may limit the availability of any Asset Allocation Model or any subaccount for use with this rider. If an existing subaccount becomes unavailable for the allocation of future purchase payments or Contract Value, you will need to provide us updated allocation instructions that comply with paragraph (2) above. If you fail to provide us with new instructions and your allocations of purchase payments or Contract Value violates the investment restrictions, your rider will be terminated. You may only be in one Asset Allocation Model at a time. Therefore, if an Asset Allocation Model to which your Contract Value is allocated becomes unavailable for the allocation of future purchase payments under the rider and you wish to make additional purchase payments, you will have to transfer your Contract Value to an Asset Allocation Model that is then available under this rider or transfer your entire Contract Value into subaccounts that comply with paragraph (2) above.

Transfers required after a variable subaccount or Model becomes unavailable for use with this rider, will not be assessed a transfer fee.

If you choose to allocate your purchase payments or Contract Value in accordance with Paragraph (2) above, while this rider is in effect, we will rebalance quarterly the amounts in each individual variable subaccount based on your rebalance instructions. Such rebalancing will occur on each three-month anniversary of the Rider Date. If a three-month anniversary of the Rider Date is not the last day of a Valuation Period, such rebalancing will occur at the end of that Valuation Period. Rebalancing will only occur on the three-month anniversaries of the Rider Date. Neither withdrawals from the contract nor transfers will result in a rebalancing on the date of such transaction.

If you choose to allocate your purchase payments or Contract Value to an Asset Allocation Model in accordance with Paragraph (1) above, at the end of each calendar quarter, variable account values allocated within each Model will be rebalanced to maintain the mix of investments in the proportions established for each Model.

Spousal Continuation

If your surviving Participating Spouse becomes the sole Owner of the contract upon your death, such surviving spouse shall become the new Annuitant for purposes of this benefit, subject to the following conditions:

If the Annuitant dies before the rider enters the Lifetime Withdrawal Period, the GLWB Base will be set equal to the greater of the Contract Value (after application of the Death Benefit Adjustment, if any) or the GLWB Base as of the earlier of 90 days after the Annuitant's death or the date we receive proof of death. The surviving Participating Spouse will be eligible to enter the Lifetime Withdrawal Period when such surviving Participating Spouse reaches the Lifetime Withdrawal Age and the applicable MAW Rate will be based on the surviving Participating Spouse's age when the Lifetime Withdrawal Period begins.

If the Annuitant dies after the rider enters the Lifetime Withdrawal Period, the GLWB Base will be set equal to the greater of the Contract Value (after application of the Death Benefit Adjustment, if any) or the GLWB Base as of the earlier of 90 days after the Annuitant's death or the date we receive proof of death. If the GLWB Base is increased at your death to the then current Contract Value, the MAW Rate would be reset to the applicable MAW Rate based on the surviving Participating Spouse's then current age and the MAW will be recalculated to equal (a) x (b) where:

(a) is the recalculated GLWB Base on that day; and

(b) is the new MAW Rate.

A Spousal Continuation will not affect the value of the RMD for the year of the Annuitant's death. Other than in the case of a Spousal Continuation by a Participating Spouse, the rider will terminate upon your death, unless the rider is in the Lifetime Annuity Period and you are not the Annuitant, in which case the rider will continue until the death of the Annuitant.

Furthermore, other than in the case of a Spousal Continuation, there is no right to change the Annuitant under this rider or the contract.

GLWB Death Benefit

While this rider is in effect, the Guaranteed Minimum Death Benefit Amount to the Beneficiary will be at least equal to the GLWB Death Benefit.

If this rider is issued at the same time as your contract, the initial GLWB Death Benefit is the initial Purchase Payment, (excluding any extra credits, if applicable). If this rider is added to the contract on a subsequent anniversary, the initial GLWB Death Benefit is the Contract Value on the Rider Date. Thereafter, except as provided under the **Excess Withdrawal** provision above, the GLWB Death Benefit equals (a) + (b) – (c) where:

- (a) is the GLWB Death Benefit on the previous day;
- (b) is the amount of any purchase payments (excluding any extra credits, if applicable) made on that day; and
- (c) is the dollar amount of any withdrawals made on that day that are not Excess Withdrawals.

If the GLWB Death Benefit is greater than zero when the rider enters the Lifetime Annuity Period and you elect to receive the MAW Annuity it will continue in force, but will be reduced by the dollar amount of each subsequent withdrawal or MAW Annuity payment.

In the case of a Spousal Continuation, the GLWB Death Benefit will be set equal to the Contract Value (after the application of any Death Benefit Adjustments) if greater than the then current GLWB Death Benefit. The GLWB Death Benefit will cease after the death of the Second Participating Spouse.

Charge for Rider

On each anniversary of the Rider Date that this rider is in effect, until it reaches the Lifetime Annuity Period, we will deduct from your Contract Value a Guaranteed Lifetime Withdrawal Benefit Rider charge for this rider equal to the product of the Rider Charge Rate and the GLWB Base.

The Rider Charge Rate is: (a) the applicable rate shown on the Specification Page if the rider was issued at the same time as the contract and the GLWB Base has not yet been increased as a result of an **Annual Step-up** pursuant to **Calculation of Guaranteed Lifetime Withdrawal Benefit Base** provision; (b) the applicable rate shown on the corresponding Amendment to your contract if the rider was issued after the Contract Date and the GLWB Base has not yet been increased as a result of an **Annual Step-up**; or (c) if greater, the rate declared by us at the time of an **Annual Step-up**. The charge increase at the time of an **Annual Step-up** will be no greater than the charge for new issues of this rider form in effect on the date of the **Annual Step-up**, if such rider form is then offered by us, and will never be more than the Maximum Annual Rider Charge Rate shown on the Specification Page. We also guarantee that the Rider Charge Rate will not increase during the Charge Freeze Period shown on the Specification Page. Furthermore, you may avoid a charge rate increase by declining the **Annual Step-up** in a form acceptable to us within 30 days of our Notice of a new declared Rider Charge Rate. However, if you do so, the **Annual Step-ups** will cease for the life of the rider.

The rider charge will be deducted from all investment portfolios on a pro rata basis in proportion to their percentage of the total Contract Value. However, charges will not be taken from amounts allocated to the Dollar Cost Averaging Account, while in the Dollar Cost Averaging Account.

In the event that the Annuitant dies, you surrender the contract, this rider is terminated due to violation of the investment restrictions or you elect to annuitize during any Contract Year, we reserve the right to prorate the annual charge for this rider that had not yet been assessed prior to the Annuitant's death or the annuitization.



Addition of Rider

If we so designate, this rider may be added after the Contract Date. However, it may only be added on an anniversary of the Contract Date subject to any maximum Annuitant age we allow at that time.

Termination of Rider

You may not cancel this rider, unless we otherwise agree. This rider will terminate upon: (a) the date the contract is terminated in accordance with its terms, unless otherwise provided in this rider, (b) the date of an Excess Withdrawal which reduces the Contract Value to zero, (c) the date on which funds are allocated in a manner that violates the investment restrictions, (d) the commencement of an Annuity Option other than the MAW Annuity, (e) the date of a lump sum settlement, or (f) the death of the Annuitant, except in the case of Spousal Continuation.

THE OHIO NATIONAL LIFE INSURANCE COMPANY

 Secretary	 President
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Rider

Guaranteed Lifetime Withdrawal Benefit

Single Life

This rider is part of your contract. It is subject to the contract terms. If the terms of this rider and the contract differ, this rider controls.

The Rider Date is the date that this rider becomes effective. If the rider is issued at the same time as your contract, the Rider Date is the Contract Date shown on Page 3 of the contract. If it is issued after your contract, this rider becomes effective on the Rider Date (the subsequent anniversary of the Contract Date selected).

The rider provides, subject to certain conditions, a guaranteed amount that can be withdrawn each Contract Year, regardless of Contract Value, until the rider's termination. The Guaranteed Lifetime Withdrawal Benefit will be paid, even if receipt of the benefit would reduce the Contract Value below the minimum required to keep the contract in effect, as stated in the contract.

The rider further provides a death benefit.

Rider Definitions

Charge Freeze Period is the period we guarantee that the Rider Charge Rate will not increase above the Base Rider Charge Rate.

Base Rider Charge Rate is the rate shown on the Specification Page applicable to all Contract Years after the first Contract Year, unless the Rider Charge Rate has been increased pursuant to the Charge for Rider provision.

The **Guaranteed Lifetime Withdrawal Benefit Base** (or "**GLWB Base**") is the value that is used to determine the Maximum Annual Withdrawal.

The **Lifetime Withdrawal Age** is the age on or after which a withdrawal will trigger the beginning of the Lifetime Withdrawal Period as shown on the Specification Page.

The **Maximum Annual Withdrawal** (or "**MAW**") is the maximum amount that can be withdrawn in any Contract Year of the Lifetime Withdrawal Period without affecting the annual withdrawal guarantees in future Contract Years or the GLWB Base.

An **Annual Step-up** is an increase in the GLWB Base to the then current Contract Value on an anniversary of the Rider Date. The GLWB Base will continue to be eligible to increase due to an **Annual Step-up** on each anniversary of the Rider Date until an **Annual Step-up** is declined pursuant to the Charge for Rider provision.

The **Annual Credit Period** is the period during which the Annual Credit GLWB Base is calculated. The initial Annual Credit Period is the period of time from the Rider Date to the [tenth] anniversary of the Rider Date. If the GLWB Base is increased due to an **Annual Step-up**, then a new Annual Credit Period is established on the date the GLWB Base is increased and ending on the [tenth] anniversary of such date.

Annual Credit Anniversary is any date during the Annual Credit Period that shares the same month and day as the date on which the Annual Credit Period began (provided that if the Annual Credit Period began on February 29th, the Annual Credit Anniversary in years that do not have a February 29th would be February 28th).

The **Annual Credit Calculation Base** is the amount to which the GLWB Annual Credit Rate is applied in calculating the Annual Credit GLWB Base. At the beginning of the Annual Credit Period, the Annual Credit Calculation Base is set equal to the GLWB Base. The value of the Annual Credit Calculation Base will remain the same for the duration of the Annual Credit Period with the following exceptions:

- (1) If a purchase payment is made to the contract, the Annual Credit Calculation Base will be increased at that time by the amount of the purchase payment.
- (2) If the GLWB Base is adjusted due to an Excess Withdrawal, the Annual Credit Calculation Base will be set equal at that time to the lesser of the then current Annual Credit Calculation Base or the GLWB Base after the adjustment for an Excess Withdrawal described below.

A **Qualified Contract** is a contract issued in compliance with Code sections 401, 403, 408 or 408A or any comparable Code sections in effect or hereafter enacted.

The **Specification Page** is Page 4 of the contract if this rider is issued with the contract, or the Amendment attached to this rider if the rider was subsequently added after the Contract Date.

Calculation of Guaranteed Lifetime Withdrawal Benefit Base

If this rider is issued at the same time as your contract, the initial GLWB Base is the initial Net Purchase Payment (excluding any extra credits, if applicable). If this rider is added to the contract on a subsequent anniversary of the Contract Date, the initial GLWB Base is the Contract Value on the Rider Date.

Thereafter, the GLWB Base is calculated as the greater of the Step-up GLWB Base or the Annual Credit GLWB Base, adjusted for the Deferral Credit, if any, except as provided under the **Excess Withdrawals** provision below.

Step-up GLWB Base

The initial Step-up GLWB Base is equal to the initial GLWB Base. Thereafter, the Step-up GLWB Base is determined as follows:

- (1) (i) On each day that is not the anniversary of the Rider Date or (ii) on or after any anniversary of the Rider Date if an Annual Step-up is or has ever been declined, the Step-up GLWB Base equals (a) + (b) where:
 - (a) is the GLWB Base on the previous day; and
 - (b) is the amount of any Net Purchase Payments (excluding any extra credits, if applicable) credited on that day.
- (2) On each anniversary of the Rider Date unless an **Annual Step-up** is, or was, declined, the Step-up GLWB Base equals the greater of ((a) or (b)) + (c) where:
 - (a) is the GLWB Base on the previous day;
 - (b) is the then current Contract Value, excluding any Net Purchase Payments (excluding any extra credits, if applicable) credited on such anniversary of the Rider Date; and
 - (c) is any Net Purchase Payments (excluding any extra credits, if applicable) credited on such anniversary of the Rider Date.

Step-up Income Base

If any Extra Credits included in the Step-up Income Base are subsequently forfeited pursuant to the **Waiver of Contingent Deferred Sales Charge** provision or **Death Benefit Adjustment** provision in your contract, we reserve the right to deduct the forfeited Extra Credits from the Step-up Income Base.

Annual Credit GLWB Base

The Annual Credit GLWB Base is only calculated on an anniversary of the Rider Date (the Annual Credit Anniversary). The Annual Credit GLWB Base at the beginning of any Annual Credit Period is equal to the GLWB Base at the beginning of such period. Thereafter, the Annual Credit GLWB Base is determined as follows:

- (1) On any Annual Credit Anniversary, provided that no withdrawals have occurred during the twelve month period that began with the previous Annual Credit Anniversary, the Annual Credit GLWB Base equals (a) + (b) + (c) where:
 - (a) is the GLWB Base on the prior Annual Credit Anniversary;
 - (b) is the Annual Credit Calculation Base multiplied by the GLWB Annual Credit Rate shown on the Specification Page; and
 - (c) is the amount of any Net Purchase Payments (excluding any extra credits, if applicable) during the prior Contract Year.
- (2) Except as provided in (1) above, on any other anniversary of the Rider Date, the Annual Credit GLWB Base is equal to zero.

Deferral Credit

If no withdrawals are taken in the first [10] Contract Years that the rider is in effect, we will increase the GLWB Base on the [tenth] anniversary of the Rider Date by the difference between (1) and (2), if greater, where:

- (1) is (a) x (b) + (c) where:
 - (a) is the initial GLWB Base plus the total of all subsequent Net Purchase Payments made up to and including the [first] anniversary of the Rider Date;
 - (b) is the Deferral Guarantee Percentage shown on the Specification Page; and
 - (c) is the total of all Net Purchase Payments made after the [first] anniversary of the Rider Date and prior to the [tenth] anniversary of the Rider Date; and
- (2) is the GLWB Base at that time calculated without regard to (1) above.

Lifetime Withdrawal Period

The first withdrawal made after the Rider Date that is on or following the date that the Annuitant reaches the Lifetime Withdrawal Age will trigger the beginning of the Lifetime Withdrawal Period.

On the day that the Lifetime Withdrawal Period begins, the initial MAW Rate will be set to the applicable MAW Rate shown on the Specification Page based on the Annuitant's age as of that day, and the MAW will be calculated as (a) x (b) where:

- (a) is the MAW Rate; and
- (b) is the GLWB Base on that day as determined pursuant to the **Calculation of Guaranteed Lifetime Withdrawal Benefit Base** provision.

Thereafter, during the remainder of the Lifetime Withdrawal Period, the MAW will be determined in accordance with the following rules:

- (1) On each anniversary of the Rider Date that the GLWB Base is increased to the then current Contract Value, the MAW Rate would be reset to the applicable MAW Rate based on the Annuitant's then current age on such anniversary of the Rider Date and the MAW will be recalculated to equal (a) x (b) where:
 - (a) is the recalculated GLWB Base on that day; and
 - (b) is the new MAW Rate.
- (2) On any other date that the GLWB Base is recalculated, the MAW will be reset to equal (a) x (b) where:
 - (a) is the recalculated GLWB Base on that day; and
 - (b) is the then existing MAW Rate.

As long as the total withdrawals during a Contract Year do not exceed the MAW, we will waive any Contingent Deferred Sales Charges that may otherwise have been assessed.

The rider continues in the Lifetime Withdrawal Period until the earlier of:

- (1) the date that the rider is terminated as described in the **Termination of Rider** provision; or
- (2) the date that the rider enters the Lifetime Annuity Period.

Excess Withdrawals

A withdrawal is deemed to be an Excess Withdrawal if it satisfies one of the following:

- (1) it is made prior to the Annuitant reaching the Lifetime Withdrawal Age; or
- (2) it is made during the Lifetime Withdrawal Period and the total withdrawals for the Contract Year after this withdrawal is made exceed the MAW or the RMD, where applicable; however, only the excess of (a) total withdrawals for the Contract Year after this withdrawal is made over (b) the greater of (i) the total withdrawals for the Contract Year excluding this withdrawal or (ii) the MAW or the RMD, where applicable, is recognized as an Excess Withdrawal.

Any Excess Withdrawals taken will cause the GLWB Base to be adjusted on that day. The new GLWB Base will be set equal (a) x [1- (b)/(c)] where:

- (a) is the GLWB Base immediately prior to the Excess Withdrawal;
- (b) is the amount of the Excess Withdrawal; and
- (c) is the Contract Value immediately before the Excess Withdrawal.

Any Excess Withdrawals taken will also cause the GLWB Death Benefit to be adjusted on that day. The new GLWB Death Benefit will be set equal to (a) x [1-(b)/(c)] where:

- (a) is the GLWB Death Benefit immediately prior to the Excess Withdrawal;
- (b) is the amount of the Excess Withdrawal; and
- (c) is the Contract Value immediately before the Excess Withdrawal.

Required Minimum Distributions

This provision only applies if your contract is a Qualified Contract and is subject to minimum distribution requirements under the Required Minimum Distribution (RMD) Regulations under the Code. For purposes of applying the premiums of this rider, your RMD is based solely on this contract.

If you take a withdrawal from your contract while this rider is in force and after you attain age 70 1/2, such withdrawal will not be treated as an excess withdrawal as long as such withdrawal does not cause the total withdrawals to exceed the greater of your MAW during the Contract Year or your RMD for the calendar year. You must take your initial RMD by December 31 of the calendar year in which you attain age 70 1/2 or else the amount so withdrawn, for purposes of this rider, will count towards your RMD limitation for the calendar year in which it is actually taken.

If you die after beginning to receive your RMD, any withdrawals will continue to the Beneficiary for the remainder of that calendar year.

We reserve the right to modify or eliminate the RMD treatment for withdrawals if there is any change to the Internal Revenue Code or Internal Revenue Service (IRS) rules or regulations relating to Required Minimum Distributions, including the issuance of relevant IRS guidance. If we exercise this right to modify or eliminate the RMD treatment for withdrawals then any distribution in excess of your MAW will be an Excess Withdrawal.

Extended Annuitization

You may request a delay in the Annuity Payout Date as set forth in your contract to the anniversary of the Contract Date immediately following the Annuitant's 95th birthday for purposes of this rider only. Any extension of the Annuity Payout Date for purposes of this rider only shall not affect the termination of, or extend, any death benefit in the contract or any other rider. You must provide us with Notice of such request prior to the Annuity Payout Date in the contract, provided that after the Annuitant reaches age 90 you must take the maximum guaranteed withdrawals allowable under this rider each Contract Year until the anniversary of the Contract Date immediately following the Annuitant's 95th birthday. At that anniversary of the Contract Date, you will be required to annuitize the contract or terminate the contract and take any Contract Value therefrom.

The death benefit under this rider will continue until the anniversary of the Contract Date immediately following the Annuitant's 95th birthday, if you elect to delay annuitization, as long as the contract remains in effect. Even if you have extended annuitization, you may, nevertheless, elect to annuitize or terminate the contract by Notice to us prior to the anniversary of the Contract Date immediately following the Annuitant's 95th birthday.

Lifetime Annuity Period

When this rider enters the Lifetime Annuity Period, you will immediately receive a payment equal to the excess, if any, of the then current MAW over the total withdrawals already taken during the Contract Year, provided however, that if you are making systematic withdrawals, the payments will continue until the MAW for the Contract Year has been reached. In addition, you will begin receiving a lifetime annuity (the "MAW Annuity") on the first day of the month following the first anniversary of the Contract Date in the Lifetime Annuity Period payable until the Annuitant's death, with monthly payments equal to one-twelfth of the then current MAW.

This rider will enter the Lifetime Annuity Period on the earlier of:

- (1) the anniversary of the Contract Date immediately following the Annuitant's 90th birthday, or the Contract Date immediately following the Annuitant's 95th birthday if you have requested and we have agreed to allow you to so extend annuitization, and you choose, in lieu of the Annuity Options provided in the contract, to receive the MAW Annuity; or
- (2) the date that the Contract Value is reduced to zero (other than by an Excess Withdrawal).

If your Contract Value goes to zero other than because of an excess withdrawal before the Annuitant reaches the Lifetime Withdrawal Age, the Lifetime Annuity Period is deferred until the Annuitant reaches the Lifetime Withdrawal Age.

Once the rider has entered the Lifetime Annuity Period, the terms of the contract will be adjusted as follows:

- (1) the contract will provide only the benefits provided in this rider;
- (2) all other riders attached to the contract will terminate; and
- (3) no additional purchase payments will be accepted.

Lump Sum Settlement Option

On the date the Contract Value is reduced to zero (other than by an Excess Withdrawal) while in the Lifetime Withdrawal Period, in lieu of entering the Lifetime Annuity Period, you may elect either an age-based or underwritten Lump Sum Settlement Option.

The age-based Lump Sum Settlement Option will be equal to the MAW at the time that the Contract Value goes to zero multiplied by the appropriate age-based factors in accordance with the following table:

Annuitant's Age Nearest Birthday	MAW Multiplier
60-64	6.7
65-69	5.7
70-74	4.7
75-79	3.7
80-84	2.7
85-89	2.0
90+	1.4

The underwritten Lump Sum Settlement Option will be available to you if a licensed physician of your choosing (other than yourself) attests that the Annuitant is in good health and has a life expectancy that is in line with that of the average purchaser of annuity products at that age. The underwritten lump sum settlement amount shall be determined by us using our underwriting guidelines and rules, based on age and sex after taking into account the health information of the Annuitant that is provided to us by the licensed physician on a form we have established specifically for this purpose. We reserve the right to obtain additional medical information to underwrite a request for an underwritten lump sum settlement.

Available Investment Options

While the rider is in force, your purchase payments and your Contract Value must be allocated to the Fixed Accumulation Account, if available, and/or in accordance with either Paragraph (1) or (2) below:

- (1) Your purchase payments and your Contract Value must be allocated to one of the available Asset Allocation Models (the "Models") from those offered by us and approved for use with this rider. You may maintain funds in only one Model at any given time.
- (2) Your purchase payments and your Contract Value must be allocated in accordance with the following investment restrictions:
 - (a) A percentage at least equal to the Category I Floor and no greater than the Category I Cap shown on the Specification Page must be allocated to any combination of subaccounts that we designate as Category I Subaccounts;
 - (b) A percentage no greater than the Category II Cap shown on the Specification Page may be allocated to any combination of subaccounts that we designate as Category II Subaccounts;

- (c) A percentage no greater than the Category III Cap shown on the Specification Page may be allocated to any combination of subaccounts that we designate as Category III Subaccounts;
- (d) A percentage no greater than the Category IV Cap shown on the Specification Page may be allocated to any combination of subaccounts that we designate as Category IV Subaccounts.

Notwithstanding the above, your purchase payments may be allocated to a Dollar Cost Averaging ("DCA") Account, if available, and then transferred to a Model selected by you under (1) above or the subaccounts under (2) above, subject to any restrictions on such transfers as set forth in your contract or any other applicable rider.

By Notice to us, you may modify your purchase payment allocations at any time as long as the new allocations continue to satisfy the investment restrictions in Paragraphs (1) or (2) above.

Any transfer request that results in moving Contract Value from one category to another must result in a Contract Value allocation that continues to meet the investment restrictions described above. A transfer request will not cause your allocation instructions for purchase payments and/or the rebalancing of your contract to change, unless such request is accompanied by new instructions for allocating purchase payments and/or for rebalancing.

We will determine for each new variable subaccount the appropriate investment category to place it in. In addition, we reserve the right to change the category classification of any subaccount by written Notice. We reserve the right to make any change in the classification of a subaccount apply to future purchase payments or transfers.

We may limit the availability of any Asset Allocation Model or any subaccount for use with this rider. If an existing subaccount becomes unavailable for the allocation of future purchase payments or Contract Value, you will need to provide us updated allocation instructions that comply with paragraph (2) above. If you fail to provide us with new instructions and your allocations of purchase payments or Contract Value violates the investment restrictions, your rider will be terminated. You may only be in one Asset Allocation Model at a time. Therefore, if an Asset Allocation Model to which your Contract Value is allocated becomes unavailable for the allocation of future purchase payments under the rider and you wish to make additional purchase payments, you will have to transfer your Contract Value to an Asset Allocation Model that is then available under this rider or transfer your entire Contract Value into subaccounts that comply with paragraph (2) above.

Transfers required after a variable subaccount or Model becomes unavailable for use with this rider, will not be assessed a transfer fee.

If you choose to allocate your purchase payments or Contract Value in accordance with Paragraph (2) above, while this rider is in effect, we will rebalance quarterly the amounts in each individual variable subaccount based on your rebalance instructions. Such rebalancing will occur on each three-month anniversary of the Rider Date. If a three-month anniversary of the Rider Date is not the last day of a Valuation Period, such rebalancing will occur at the end of that Valuation Period. Rebalancing will only occur on the three-month anniversaries of the Rider Date. Neither withdrawals from the contract nor transfers will result in a rebalancing on the date of such transaction.

If you choose to allocate your purchase payments or Contract Value to an Asset Allocation Model in accordance with Paragraph (1) above, at the end of each calendar quarter, variable account values allocated within each Model will be rebalanced to maintain the mix of investments in the proportions established for each Model.

Spousal Continuation

If your surviving spouse becomes the sole Owner of the contract upon your death, such surviving spouse shall become the new Annuitant for purposes of this benefit, subject to the following conditions:

If the Annuitant dies before the rider enters the Lifetime Withdrawal Period, the GLWB Base will be set equal to the greater of the Contract Value (after application of the Death Benefit Adjustment, if any) or the GLWB Base as of the earlier of 90 days after the Annuitant's death or the date we receive proof of death. The surviving spouse will be eligible to enter the Lifetime Withdrawal Period when such surviving spouse reaches the Lifetime Withdrawal Age and the applicable MAW Rate will be based on the surviving spouse's age when the Lifetime Withdrawal Period begins.

If the Annuitant dies after the rider enters the Lifetime Withdrawal Period, the GLWB Base will be set equal to the Contract Value (after application of the Death Benefit Adjustment, if any) as of the earlier of 90 days after the Annuitant's death or the date we receive proof of death. The surviving spouse will not be eligible to re-enter the Lifetime Withdrawal Period until such surviving spouse reaches the Lifetime Withdrawal Age and the applicable MAW Rate will be based on the surviving spouse's age when the surviving spouse re-enters the Lifetime Withdrawal Period.

A Spousal Continuation will not affect the value of the RMD for the year of the Annuitant's death. Thereafter, the surviving spouse will be eligible for RMD based upon the surviving spouse's RMD. Other than in the case of a Spousal Continuation, the rider will terminate upon your death, unless the rider is in the Lifetime Annuity Period and you are not the Annuitant, in which case the rider will continue until the death of the Annuitant.

Furthermore, other than in the case of a Spousal Continuation, there is no right to change the Annuitant under this rider or the contract.

GLWB Death Benefit

While this rider is in effect, the Guaranteed Minimum Death Benefit Amount to the Beneficiary will be at least equal to the GLWB Death Benefit.

If this rider is issued at the same time as your contract, the initial GLWB Death Benefit is the initial Purchase Payment, (excluding any extra credits, if applicable). If this rider is added to the contract on a subsequent anniversary, the initial GLWB Death Benefit is the Contract Value on the Rider Date. Thereafter, except as provided under the **Excess Withdrawal** provision above, the GLWB Death Benefit equals (a) + (b) – (c) where:

- (a) is the GLWB Death Benefit on the previous day;
- (b) is the amount of any purchase payments (excluding any extra credits, if applicable) made on that day; and
- (c) is the dollar amount of any withdrawals made on that day that are not Excess Withdrawals.

If the GLWB Death Benefit is greater than zero when the rider enters the Lifetime Annuity Period and you elect to receive the MAW Annuity it will continue effective, but will be reduced by the dollar amount of each subsequent withdrawal or MAW Annuity payment.

In the case of a Spousal Continuation, the GLWB Death Benefit will be set equal to the Contract Value (after the application of any Death Benefit Adjustments) if greater than the then current GLWB Death Benefit.

Charge for Rider

On each anniversary of the Rider Date that this rider is in effect, until it reaches the Lifetime Annuity Period, we will deduct from your Contract Value a Guaranteed Lifetime Withdrawal Benefit Rider charge for this rider equal to the product of the Rider Charge Rate and the GLWB Base.

The Rider Charge Rate is: (a) the applicable rate shown on the Specification Page if the rider was issued at the same time as the contract and the GLWB Base has not yet been increased as a result of an **Annual Step-up** pursuant to **Calculation of Guaranteed Lifetime Withdrawal Benefit Base** provision; (b) the applicable rate shown on the corresponding Amendment to your contract if the rider was issued after the Contract Date and the GLWB Base has not yet been increased as a result of an **Annual Step-up**; or (c) if greater, the rate declared by us at the time of an **Annual Step-up**. The charge increase at the time of an **Annual Step-up** will be no greater than the charge for new issues of this rider form in effect on the date of the **Annual Step-up**, if such rider form is then offered by us, and will never be more than the Maximum Annual Rider Charge Rate shown on the Specification Page. We also guarantee that the Rider Charge Rate will not increase during the Charge Freeze Period shown on the Specification Page. Furthermore, you may avoid a charge rate increase by declining the **Annual Step-up** in a form acceptable to us within 30 days of our Notice of a new declared Rider Charge Rate. However, if you do so, the **Annual Step-ups** will cease for the life of the rider.

The rider charge will be deducted from all investment portfolios on a pro rata basis in proportion to their percentage of the total Contract Value. However, charges will not be taken from amounts allocated to the Dollar Cost Averaging Account, while in the Dollar Cost Averaging Account.

In the event that the Annuitant dies, you surrender the contract, this rider is terminated due to violation of the investment restrictions or you elect to annuitize during any Contract Year, we reserve the right to prorate the annual charge for this rider that had not yet been assessed prior to the Annuitant's death or the annuitization.



Addition of Rider

If we so designate, this rider may be added after the Contract Date. However, it may only be added on an anniversary of the Contract Date subject to any maximum Annuitant age we allow at that time.

Termination of Rider

You may not cancel this rider, unless we otherwise agree. This rider will terminate upon: (a) the date the contract is terminated in accordance with its terms, unless otherwise provided in this rider, (b) the date of an Excess Withdrawal which reduces the Contract Value to zero, (c) the date on which funds are allocated in a manner that violates the investment restrictions, (d) the commencement of an Annuity Option other than the MAW Annuity, (e) the date of a lump sum settlement, or (f) the death of the Annuitant, except in the case of Spousal Continuation.

THE OHIO NATIONAL LIFE INSURANCE COMPANY

 Secretary	 President
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Rider

Guaranteed Lifetime Withdrawal Benefit

Joint Life

This rider is part of your contract. It is subject to the contract terms. If the terms of this rider and the contract differ, this rider controls.

The Rider Date is the date that this rider becomes effective. If the rider is issued at the same time as your contract, the Rider Date is the Contract Date shown on Page 3 of the contract. If it is issued after your contract, this rider becomes effective on the Rider Date (the subsequent anniversary of the Contract Date selected).

The rider provides, subject to certain conditions, a guaranteed amount that can be withdrawn each Contract Year, regardless of Contract Value, until the rider's termination. The Guaranteed Lifetime Withdrawal Benefit will be paid, even if receipt of the benefit would reduce the Contract Value below the minimum required to keep the contract in effect, as stated in the contract.

The rider further provides a death benefit.

Rider Definitions

Charge Freeze Period is the period we guarantee that the Rider Charge Rate will not increase above the Base Rider Charge Rate.

Base Rider Charge Rate is the rate shown on the Specification Page applicable to all Contract Years after the first Contract Year, unless the Rider Charge Rate has been increased pursuant to the Charge for Rider provision.

The **Guaranteed Lifetime Withdrawal Benefit Base** (or "**GLWB Base**") is the value that is used to determine the Maximum Annual Withdrawal.

The **Lifetime Withdrawal Age** is the age on or after which a withdrawal will trigger the beginning of the Lifetime Withdrawal Period as shown on the Specification Page.

The **Maximum Annual Withdrawal** (or "**MAW**") is the maximum amount that can be withdrawn in any Contract Year of the Lifetime Withdrawal Period without affecting the annual withdrawal guarantees in future Contract Years or the GLWB Base.

An **Annual Step-up** is an increase in the GLWB Base to the then current Contract Value on an anniversary of the Rider Date. The GLWB Base will continue to be eligible to increase due to an **Annual Step-up** on each anniversary of the Rider Date until an **Annual Step-up** is declined pursuant to the Charge for Rider provision.

Participating Spouses are the people upon whose life and age the rider benefits are calculated. This rider requires that there be two and only two Participating Spouses on the Rider Date and that they be legally married to each other. The rider further requires that on the Rider Date either (a) the two Participating Spouses are Joint Owners (or beneficial Owners) and the Annuitant is one of the Participating Spouses or (b) one Participating Spouse is an Owner (or beneficial Owner) and Annuitant and the other is the sole Beneficiary. A Participating Spouse only retains such status while he/she is alive and legally married to the other. An Owner who gives up ownership can only maintain the Status of a Participating Spouse if such Owner is or immediately becomes, the sole Beneficiary; likewise, a sole Beneficiary who loses that

designation can only maintain the Status of a Participating Spouse if such sole Beneficiary is or immediately becomes, an Owner. Once a person loses his/her status as a Participating Spouse, it can never be regained. Likewise, no person can become a Participating Spouse after the Rider Date. A sole Owner may remove a sole Beneficiary from Participating Spouse Status by giving Notice to us. If one Participating Spouse is the sole Owner and the Participating Spouses divorce, the non-owner spouse will cease to be a Participating Spouse. If the Participating Spouses are joint owners and they divorce, the non-Annuitant will cease to be a Participating Spouse.

The **Annual Credit Period** is the period during which the Annual Credit GLWB Base is calculated. The initial Annual Credit Period is the period of time from the Rider Date to the [tenth] anniversary of the Rider Date. If the GLWB Base is increased due to an **Annual Step-up**, then a new Annual Credit Period is established on the date the GLWB Base is increased and ending on the [tenth] anniversary of such date.

Annual Credit Anniversary is any date during the Annual Credit Period that shares the same month and day as the date on which the Annual Credit Period began (provided that if the Annual Credit Period began on February 29th, the Annual Credit Anniversary in years that do not have a February 29th would be February 28th).

The **Annual Credit Calculation Base** is the amount to which the GLWB Annual Credit Rate is applied in calculating the Annual Credit GLWB Base. At the beginning of the Annual Credit Period, the Annual Credit Calculation Base is set equal to the GLWB Base. The value of the Annual Credit Calculation Base will remain the same for the duration of the Annual Credit Period with the following exceptions:

- (1) If a purchase payment is made to the contract, the Annual Credit Calculation Base will be increased at that time by the amount of the purchase payment.
- (2) If the GLWB Base is adjusted due to an Excess Withdrawal, the Annual Credit Calculation Base will be set equal at that time to the lesser of the then current Annual Credit Calculation Base or the GLWB Base after such adjustment.

A **Qualified Contract** is a contract issued in compliance with Code sections 401, 403, 408 or 408A or any comparable Code sections in effect or hereafter enacted.

The **Specification Page** is Page 4 of the contract if this rider was issued with the contract, or the Amendment attached to this rider if the rider was subsequently added after the Contract Date.

Calculation of Guaranteed Lifetime Withdrawal Benefit Base

If this rider is issued at the same time as your contract, the initial GLWB Base is the initial Net Purchase Payment (excluding any extra credits, if applicable). If this rider is added to the contract on a subsequent anniversary of the Contract Date, the initial GLWB Base is the Contract Value on the Rider Date.

Thereafter, the GLWB Base is calculated as the greater of the Step-up GLWB Base or the Annual Credit GLWB Base, adjusted for the Deferral Credit, if any, except as provided under the **Excess Withdrawals** provision below.

Step-up GLWB Base

The initial Step-up GLWB Base is equal to the initial GLWB Base. Thereafter, the Step-up GLWB Base is determined as follows:

- (1) (i) On each day that is not the anniversary of the Rider Date or (ii) on or after any anniversary of the Rider Date if an Annual Step-up is or has ever been declined, the Step-up GLWB Base equals (a) + (b) where:
 - (a) is the GLWB Base on the previous day; and
 - (b) is the amount of any Net Purchase Payments (excluding any extra credits, if applicable) credited on that day.

- (2) On each anniversary of the Rider Date unless an **Annual Step-up** is, or was, declined, the Step-up GLWB Base equals the greater of ((a) or (b)) + (c) where:
- (a) is the GLWB Base on the previous day;
 - (b) is the then current Contract Value, excluding any Net Purchase Payments (excluding any extra credits, if applicable) credited on such anniversary of the Rider Date; and
 - (c) is any Net Purchase Payments (excluding any extra credits, if applicable) credited on such anniversary of the Rider Date.

Step-up Income Base

If any Extra Credits included in the Step-up Income Base are subsequently forfeited pursuant to the **Waiver of Contingent Deferred Sales Charge** provision or **Death Benefit Adjustment** provision in your contract, we reserve the right to deduct the forfeited Extra Credits from the Step-up Income Base.

Annual Credit GLWB Base

The Annual Credit GLWB Base is only calculated on an anniversary of the Rider Date (the Annual Credit Anniversary). The Annual Credit GLWB Base at the beginning of any Annual Credit Period is equal to the GLWB Base at the beginning of such period. Thereafter, the Annual Credit GLWB Base is determined as follows:

- (1) On any Annual Credit Anniversary, provided that no withdrawals have occurred during the twelve month period that began with the previous Annual Credit Anniversary, the Annual Credit GLWB Base equals (a) + (b) + (c) where:
 - (a) is the GLWB Base on the prior Annual Credit Anniversary;
 - (b) is the Annual Credit Calculation Base multiplied by the GLWB Annual Credit Rate shown on the Specification Page; and
 - (c) is the amount of any Net Purchase Payments (excluding any extra credits, if applicable) during the prior Contract Year.
- (2) Except as provided in (1) above, on any other anniversary of the Rider Date, the Annual Credit GLWB Base is equal to zero.

Deferral Credit

If no withdrawals are taken in the first [10] Contract Years that the rider is in effect, we will increase the GLWB Base on the [tenth] anniversary of the Rider Date by the difference between (1) and (2), if greater where:

- (1) is (a) x (b) + (c) where:
 - (a) is the initial GLWB Base plus the total of all subsequent Net Purchase Payments made up to and including the [first] anniversary of the Rider Date;
 - (b) is the Deferral Guarantee Percentage shown on the Specification Page; and
 - (c) is the total of all Net Purchase Payments made after the [first] anniversary of the Rider Date and prior to the [tenth] anniversary of the Rider Date; and
- (2) is the GLWB Base at that time calculated without regard to (1) above.

Lifetime Withdrawal Period

The first withdrawal made after the Rider Date that is on or following the date that the youngest Participating Spouse reaches the Lifetime Withdrawal Age will trigger the beginning of the Lifetime Withdrawal Period.

On the day that the Lifetime Withdrawal Period begins, the initial MAW Rate will be set to the applicable MAW Rate shown on the Specification Page based on the age of the youngest Participating Spouse as of that day, and the MAW will be calculated as (a) x (b) where:

- (a) is the MAW Rate; and
- (b) is the GLWB Base on that day as determined pursuant to the **Calculation of Guaranteed Lifetime Withdrawal Benefit Base** provision.

Thereafter, during the remainder of the Lifetime Withdrawal Period, the MAW will be determined in accordance with the following rules:

- (1) On each anniversary of the Rider Date that the GLWB Base is increased to the then current Contract Value, the MAW Rate would be reset to the applicable MAW Rate based on the then current age of the youngest Participating Spouse on such anniversary of the Rider Date and the MAW will be recalculated to equal (a) x (b) where:
 - (a) is the recalculated GLWB Base on that day; and
 - (b) is the new MAW Rate.
- (2) On any other date that the GLWB Base is recalculated, the MAW will be reset to equal (a) x (b) where:
 - (a) is the recalculated GLWB Base on that day; and
 - (b) is the then existing MAW Rate.

As long as the total withdrawals during a Contract Year do not exceed the MAW, we will waive any Contingent Deferred Sales Charges that may otherwise have been assessed.

The rider continues in the Lifetime Withdrawal Period until the earlier of:

- (1) the date that the rider is terminated as described in the **Termination of Rider** provision; or
- (2) the date that the rider enters the Lifetime Annuity Period.

Excess Withdrawals

A withdrawal is deemed to be an Excess Withdrawal if it satisfies one of the following:

- (1) it is made prior to the youngest Participating Spouse reaching the Lifetime Withdrawal Age; or
- (2) it is made during the Lifetime Withdrawal Period and the total withdrawals for the Contract Year after this withdrawal is made exceed the MAW or the RMD, where applicable; however, only the excess of (a) total withdrawals for the Contract Year after this withdrawal is made over (b) the greater of (i) the total withdrawals for the Contract Year excluding this withdrawal or (ii) the MAW or the RMD, where applicable, is recognized as an Excess Withdrawal.

Any Excess Withdrawals taken will cause the GLWB Base to be adjusted on that day. The new GLWB Base will be set equal (a) x [1- (b)/(c)] where:

- (a) is the GLWB Base immediately prior to the Excess Withdrawal;
- (b) is the amount of the Excess Withdrawal; and
- (c) is the Contract Value immediately before the Excess Withdrawal.

Any Excess Withdrawals taken will also cause the GLWB Death Benefit to be adjusted on that day. The new GLWB Death Benefit will be set equal to $(a) \times [1-(b)/(c)]$ where:

(a) is the GLWB Death Benefit immediately prior to the Excess Withdrawal;

(b) is the amount of the Excess Withdrawal; and

(c) is the Contract Value immediately before the Excess Withdrawal.

Required Minimum Distributions

This provision only applies if your contract is a Qualified Contract and is subject to minimum distribution requirements under the Required Minimum Distribution (RMD) Regulations under the Code. For purposes of applying the premiums of this rider, your RMD is based solely on this contract.

If you take a withdrawal from your contract while this rider is in force and after you attain age 70 1/2, such withdrawal will not be treated as an excess withdrawal as long as such withdrawal does not cause the total withdrawals to exceed the greater of your MAW during the Contract Year or your RMD for the calendar year. You must take your initial RMD by December 31 of the calendar year in which you attain age 70 1/2 or else the amount so withdrawn, for purposes of this rider, will count towards your RMD limitation for the calendar year in which it is actually taken.

If you die after beginning to receive your RMD, any withdrawals will continue to the Beneficiary for the remainder of that calendar year.

We reserve the right to modify or eliminate the RMD treatment for withdrawals if there is any change to the Internal Revenue Code or Internal Revenue Service (IRS) rules or regulations relating to Required Minimum Distributions, including the issuance of relevant IRS guidance. If we exercise this right to modify or eliminate the RMD treatment for withdrawals then any distribution in excess of your MAW will be an Excess Withdrawal.

Extended Annuitization

You may request a delay in the Annuity Payout Date as set forth in your contract to the anniversary of the Contract Date immediately following the Annuitant's 95th birthday for purposes of this rider only. Any extension of the Annuity Payout Date for purposes of this rider only shall not affect the termination of, or extend, any death benefit in the contract or any other rider. You must provide us with Notice of such request prior to the Annuity Payout Date in the contract, provided that after the Annuitant reaches age 90 you must take the maximum guaranteed withdrawals allowable under this rider each Contract Year until the anniversary of the Contract Date immediately following the Annuitant's 95th birthday. At the anniversary of the Contract Date, you will be required to annuitize the contract or terminate the contract and take any Contract Value therefrom.

The death benefit under this rider will continue until the anniversary of the Contract Date immediately following the Annuitant's 95th birthday, if you elect to delay annuitization, as long as the contract remains in effect. Even if you have extended annuitization, you may, nevertheless, elect to annuitize or terminate the contract by Notice to us prior to the anniversary of the Contract Date immediately following the Annuitant's 95th birthday.

Lifetime Annuity Period

When this rider enters the Lifetime Annuity Period, you will immediately receive a payment equal to the excess, if any, of the then current MAW over the total withdrawals already taken during the Contract Year, provided however, that if you are making systematic withdrawals, the payments will continue until the MAW for the Contract Year has been reached. In addition, you will begin receiving a lifetime annuity (the "MAW Annuity") on the first day of the month following the first anniversary of the Contract Date in the Lifetime Annuity Period payable until the death of the last Participating Spouse, with monthly payments equal to one-twelfth of the then current MAW.

This rider will enter the Lifetime Annuity Period on the earlier of:

- (1) the anniversary of the Contract Date immediately following the Annuitant's 90th birthday or the Contract Date immediately following the Annuitant's 95th birthday if you have requested and we have agreed to allow you to so extend annuitization, and you choose, in lieu of the Annuity Options provided in the contract, to receive the MAW Annuity; or
- (2) the date that the Contract Value is reduced to zero (other than by an Excess Withdrawal).

If your Contract Value goes to zero other than because of an excess withdrawal before the Annuitant reaches the Lifetime Withdrawal Age, the Lifetime Annuity Period is deferred until the Annuitant reaches the Lifetime Withdrawal Age.

Once the rider has entered the Lifetime Annuity Period, the terms of the contract will be adjusted as follows:

- (1) the contract will provide only the benefits provided in the rider;
- (2) all other riders attached to the contract will terminate; and
- (3) no additional purchase payments will be accepted.

Lump Sum Settlement Option

On the date the Contract Value is reduced to zero (other than by an Excess Withdrawal) while in the Lifetime Withdrawal Period, in lieu of entering the Lifetime Annuity Period, you may elect either an age-based or underwritten Lump Sum Settlement Option.

If there is only one Participating Spouse at the time that the Contract Value goes to zero, the age-based Lump Sum Settlement Option will be equal to the MAW at the time that the Contract Value goes to zero multiplied by the appropriate age-based factors in accordance with the following table:

Last Surviving Participating Spouse's Age Nearest Birthday	MAW Multiplier
60-64	6.7
65-69	5.7
70-74	4.7
75-79	3.7
80-84	2.7
85-89	2.0
90+	1.4

If there are two Participating Spouses at the time that the Contract Value goes to zero, the age-based Lump Sum Settlement Option will be equal to the MAW at the time that the Contract Value goes to zero multiplied by the appropriate age-based factors in accordance with the following table, based on the age of the youngest Participating Spouse:

Youngest Participating Spouse's Age Nearest Birthday	MAW Multiplier
60-64	8.4
65-69	7.5
70-74	6.5
75-79	5.2
80-84	4.0
85-89	2.9
90+	2.0

The underwritten Lump Sum Settlement Option will be available to you if a licensed physician of your choosing (other than a Participating Spouse) attests that the youngest Participating Spouse is in good health and has a life expectancy that is in line with that of the average purchaser of annuity products at that age. The underwritten lump sum settlement amount shall be determined by us using our underwriting guidelines and rules, based on age and sex after taking into account the health information of the youngest Participating Spouse that is provided to us by the licensed physician on a form we have established specifically for this purpose. We reserve the right to obtain additional medical information to underwrite a request for an underwritten lump sum settlement.

Available Investment Options

While the rider is in force, your purchase payments and your Contract Value must be allocated to the Fixed Accumulation Account, if available, and/or in accordance with either Paragraph (1) or (2) below:

- (1) Your purchase payments and your Contract Value must be allocated to one of the available Asset Allocation Models (the "Models") from those offered by us and approved for use with this rider. You may maintain funds in only one Model at any given time.
- (2) Your purchase payments and your Contract Value must be allocated in accordance with the following investment restrictions:
 - (a) A percentage at least equal to the Category I Floor and no greater than the Category I Cap shown on the Specification Page must be allocated to any combination of subaccounts that we designate as Category I Subaccounts;
 - (b) A percentage no greater than the Category II Cap shown on the Specification Page may be allocated to any combination of subaccounts that we designate as Category II Subaccounts;
 - (c) A percentage no greater than the Category III Cap shown on the Specification Page may be allocated to any combination of subaccounts that we designate as Category III Subaccounts;
 - (d) A percentage no greater than the Category IV Cap shown on the Specification Page may be allocated to any combination of subaccounts that we designate as Category IV Subaccounts.

Notwithstanding the above, your purchase payments may be allocated to a Dollar Cost Averaging ("DCA") Account, if available, and then transferred to a Model selected by you under (1) above or the subaccounts under (2) above, subject to any restrictions on such transfers as set forth in your contract or any other applicable rider.

By Notice to us, you may modify your purchase payment allocations at any time as long as the new allocations continue to satisfy the investment restrictions in Paragraphs (1) or (2) above.

Any transfer request that results in moving Contract Value from one category to another must result in a Contract Value allocation that continues to meet the investment restrictions described above. A transfer request will not cause your allocation instructions for purchase payments and/or rebalancing of your contract to change, unless such request is accompanied by new instructions for allocating purchase payments and/or for rebalancing.

We will determine for each new variable subaccount the appropriate investment category to place it in. In addition, we reserve the right to change the category classification of any subaccount by written Notice. We reserve the right to make any change in the classification of a subaccount apply to future purchase payments or transfers.

We may limit the availability of any Asset Allocation Model or any subaccount for use with this rider. If an existing subaccount becomes unavailable for the allocation of future purchase payments or Contract Value, you will need to provide us updated allocation instructions that comply with paragraph (2) above. If you fail to provide us with new instructions and your allocations of purchase payments or Contract Value violates the investment restrictions, your rider will be terminated. You may only be in one Asset Allocation Model at a time. Therefore, if an Asset Allocation Model to which your Contract Value is allocated becomes unavailable for the allocation of future purchase payments under the rider and you wish to make additional purchase payments, you will have to transfer your Contract Value to an Asset Allocation Model that is then available under this rider or transfer your entire Contract Value into subaccounts that comply with paragraph (2) above.

Transfers required after a variable subaccount or Model becomes unavailable for use with this rider, will not be assessed a transfer fee.

If you choose to allocate your purchase payments or Contract Value in accordance with Paragraph (2) above, while this rider is in effect, we will rebalance quarterly the amounts in each individual variable subaccount based on your rebalance instructions. Such rebalancing will occur on each three-month anniversary of the Rider Date. If a three-month anniversary of the Rider Date is not the last day of a Valuation Period, such rebalancing will occur at the end of that Valuation Period. Rebalancing will only occur on the three-month anniversaries of the Rider Date. Neither withdrawals from the contract nor transfers will result in a rebalancing on the date of such transaction.

If you choose to allocate your purchase payments or Contract Value to an Asset Allocation Model in accordance with Paragraph (1) above, at the end of each calendar quarter, variable account values allocated within each Model will be rebalanced to maintain the mix of investments in the proportions established for each Model.

Spousal Continuation

If your surviving Participating Spouse becomes the sole Owner of the contract upon your death, such surviving spouse shall become the new Annuitant for purposes of this benefit, subject to the following conditions:

If the Annuitant dies before the rider enters the Lifetime Withdrawal Period, the GLWB Base will be set equal to the greater of the Contract Value (after application of the Death Benefit Adjustment, if any) or the GLWB Base as of the earlier of 90 days after the Annuitant's death or the date we receive proof of death. The surviving Participating Spouse will be eligible to enter the Lifetime Withdrawal Period when such surviving Participating Spouse reaches the Lifetime Withdrawal Age and the applicable MAW Rate will be based on the surviving Participating Spouse's age when the Lifetime Withdrawal Period begins.

If the Annuitant dies after the rider enters the Lifetime Withdrawal Period, the GLWB Base will be set equal to the greater of the Contract Value (after application of the Death Benefit Adjustment, if any) or the GLWB Base as of the earlier of 90 days after the Annuitant's death or the date we receive proof of death. If the GLWB Base is increased at your death to the then current Contract Value, the MAW Rate would be reset to the applicable MAW Rate based on the surviving Participating Spouse's then current age and the MAW will be recalculated to equal (a) x (b) where:

(a) is the recalculated GLWB Base on that day; and

(b) is the new MAW Rate.

A Spousal Continuation will not affect the value of the RMD for the year of the Annuitant's death. Other than in the case of a Spousal Continuation by a Participating Spouse, the rider will terminate upon your death, unless the rider is in the Lifetime Annuity Period and you are not the Annuitant, in which case the rider will continue until the death of the Annuitant.

Furthermore, other than in the case of a Spousal Continuation, there is no right to change the Annuitant under this rider or the contract.

GLWB Death Benefit

While this rider is in effect, the Guaranteed Minimum Death Benefit Amount to the Beneficiary will be at least equal to the GLWB Death Benefit.

If this rider is issued at the same time as your contract, the initial GLWB Death Benefit is the initial Purchase Payment, (excluding any extra credits, if applicable). If this rider is added to the contract on a subsequent anniversary, the initial GLWB Death Benefit is the Contract Value on the Rider Date. Thereafter, except as provided under the **Excess Withdrawal** provision above, the GLWB Death Benefit equals (a) + (b) – (c) where:

- (a) is the GLWB Death Benefit on the previous day;
- (b) is the amount of any purchase payments (excluding any extra credits, if applicable) made on that day; and
- (c) is the dollar amount of any withdrawals made on that day that are not Excess Withdrawals.

If the GLWB Death Benefit is greater than zero when the rider enters the Lifetime Annuity Period and you elect to receive the MAW Annuity it will continue in force, but will be reduced by the dollar amount of each subsequent withdrawal or MAW Annuity payment.

In the case of a Spousal Continuation, the GLWB Death Benefit will be set equal to the Contract Value (after the application of any Death Benefit Adjustments) if greater than the then current GLWB Death Benefit. The GLWB Death Benefit will cease after the death of the Second Participating Spouse.

Charge for Rider

On each anniversary of the Rider Date that this rider is in effect, until it reaches the Lifetime Annuity Period, we will deduct from your Contract Value a Guaranteed Lifetime Withdrawal Benefit Rider charge for this rider equal to the product of the Rider Charge Rate and the GLWB Base.

The Rider Charge Rate is: (a) the applicable rate shown on the Specification Page if the rider was issued at the same time as the contract and the GLWB Base has not yet been increased as a result of an **Annual Step-up** pursuant to **Calculation of Guaranteed Lifetime Withdrawal Benefit Base** provision; (b) the applicable rate shown on the corresponding Amendment to your contract if the rider was issued after the Contract Date and the GLWB Base has not yet been increased as a result of an **Annual Step-up**; or (c) if greater, the rate declared by us at the time of an **Annual Step-up**. The charge increase at the time of an **Annual Step-up** will be no greater than the charge for new issues of this rider form in effect on the date of the **Annual Step-up**, if such rider form is then offered by us, and will never be more than the Maximum Annual Rider Charge Rate shown on the Specification Page. We also guarantee that the Rider Charge Rate will not increase during the Charge Freeze Period shown on the Specification Page. Furthermore, you may avoid a charge rate increase by declining the **Annual Step-up** in a form acceptable to us within 30 days of our Notice of a new declared Rider Charge Rate. However, if you do so, the **Annual Step-ups** will cease for the life of the rider.

The rider charge will be deducted from all investment portfolios on a pro rata basis in proportion to their percentage of the total Contract Value. However, charges will not be taken from amounts allocated to the Dollar Cost Averaging Account, while in the Dollar Cost Averaging Account.

In the event that the Annuitant dies, you surrender the contract, this rider is terminated due to violation of the investment restrictions or you elect to annuitize during any Contract Year, we reserve the right to prorate the annual charge for this rider that had not yet been assessed prior to the Annuitant's death or the annuitization.



Addition of Rider

If we so designate, this rider may be added after the Contract Date. However, it may only be added on an anniversary of the Contract Date subject to any maximum Annuitant age we allow at that time.

Termination of Rider

You may not cancel this rider, unless we otherwise agree. This rider will terminate upon: (a) the date the contract is terminated in accordance with its terms, unless otherwise provided in this rider, (b) the date of an Excess Withdrawal which reduces the Contract Value to zero, (c) the date on which funds are allocated in a manner that violates the investment restrictions, (d) the commencement of an Annuity Option other than the MAW Annuity, (e) the date of a lump sum settlement, or (f) the death of the Annuitant, except in the case of Spousal Continuation.

THE OHIO NATIONAL LIFE INSURANCE COMPANY

 Secretary	 President
--	---

Endorsement

Maximum Purchase Payments

The following provision replaces the **Purchase Payments** provision in your contract.

Maximum Purchase Payments

Purchase payments are payable to us at our Home Office or at any other location we may designate from time to time or, with respect only to the first purchase payment, to your registered representative in exchange for a receipt signed by such registered representative.



You may make subsequent purchase payments at any time before the Annuity Payout Date. Each subsequent purchase payment must be at least \$500.

We may limit the amount of additional Purchase Payments we will accept for this contract. Such limitation will be upon the total amount of Purchase Payments which may be made. Such limitations on total Purchase Payments will never be less than the lesser of (a) or (b) where;

- (a) is the lesser of (1) 150% times the Initial Purchase Payment and (2) is \$1,000,000; and
- (b) is where the total Purchase Payments for all of our variable annuities sold to you, or covering the life of the Annuitant, equals \$1,000,000.

The Initial Purchase Payment includes any Purchase Payment received within the first 90 days after the Contract Date.

THE OHIO NATIONAL LIFE INSURANCE COMPANY

 Secretary	 President
--	---



Ohio National
Financial Services®

The Ohio National Life Insurance Company
Express mail address: One Financial Way, Cincinnati, Ohio 45242

☐ P.O. Box 5308 For Institutional Sales
☐ P.O. Box 5375 For Career and PGA

ONcore Variable Annuity Application

1. **ONcore Product Name** _____

2. **Annuitant**

First Name _____ Middle _____ Last _____ ()
Street Address _____ City _____ State _____ ZIP _____ Phone _____
SS#/Tax ID#: _____ Sex: ☐ M ☐ F Date of Birth: _____ - _____ - _____

3a. **Owner** (If different than Annuitant)

First Name _____ Middle _____
Last _____
Street Address _____
City _____ State _____ ZIP _____
()
Phone _____
SS#/Tax ID# _____
Sex: ☐ M ☐ F Date of Birth: _____ - _____ - _____

3b. **Joint Owner** (If applicable) Owner's Spouse? ☐ Yes ☐ No

First Name _____ Middle _____
Last _____
Street Address _____
City _____ State _____ ZIP _____
()
Phone _____
SS#/Tax ID# _____
Sex: ☐ M ☐ F Date of Birth: _____ - _____ - _____

4. **Beneficiary** (If you need to provide additional information use Special Requests, Section 13, or enclose a signed letter of instruction.)

Beneficiary Name ☐ Primary ☐ Contingent
Street Address _____
City _____ State _____ ZIP _____
()
Date of Birth _____ Phone _____
Relationship to Annuitant _____

Beneficiary Name ☐ Primary ☐ Contingent
Street Address _____
City _____ State _____ ZIP _____
()
Date of Birth _____ Phone _____
Relationship to Annuitant _____

5. **Optional Riders**

Living Benefit Riders

5a. **Guaranteed Living Withdrawal Benefit Rider with Investment Restrictions or Asset Allocation Models**

☐ Yes - Single Life ☐ Yes - Joint Life (Complete Section 11a and 11b1 or 11b3.)

Guaranteed Principal Protection (GPP) Rider ☐ Yes

If you selected the GPP Rider, you must allocate your initial purchase payment to a Model in 11b1.

Death Benefit Riders

5b. **Annual Step-Up Death Benefit Rider** ☐ Yes

Guaranteed Minimum Death Benefit Rider (GMDBR) ☐ GMDBR 85 ☐ GMDBR 80

Gain Enhancement Benefit Rider (GEB Plus & GEB) ☐ 100% ☐ 50%

6. **Initial Purchase Payment**

☐ Amount with application \$ _____ ☐ 1035 exchange/estimated transfer \$ _____

7. Type of Plan ☐ Non-qualified ☐ Qualified (For qualified plans, select type of plan and payment type below.)

- ☐ TSA/403(b) ☐ 401(k) ☐ SEP-IRA ☐ Roth IRA ☐ Roth Conversion
☐ IRA ☐ 457 ☐ SIMPLE IRA ☐ Pension/Profit Sharing ☐ Other _____

Payment Type:

- ☐ Rollover (Plan Distribution) ☐ Contribution
☐ Transfer (Attach transfer form(s).) \$ _____ for tax year _____ ; \$ _____ for tax year _____

8. Replacement

Do you have an existing life insurance policy or an annuity? ☐ Yes ☐ No

Will the purchase of this annuity replace or change an existing life insurance policy or an annuity? ☐ Yes ☐ No (If yes, or 1035 exchange, write insurance company name and contract number in Special Requests, Section 13, and attach any required state replacement and/or transfer forms.)

9. Rebalancing ☐ Yes

You must allocate to two or more variable Subaccounts to elect rebalancing.

Frequency: (Choose one.) ☐ Quarterly ☐ Semi-Annually ☐ Annually

If this box is checked, variable Subaccounts will be rebalanced to the allocation percentages on this application (unless changed after issue of contract). Rebalancing does not apply to the Fixed Accumulation Account or to the Dow Subaccounts. Certain riders require rebalancing which we will do automatically. The subaccounts in any Model are also automatically rebalanced quarterly.

10. Systematic Withdrawals

I (we) wish to start a series of withdrawals from the contract issued pursuant to this application as indicated below (surrender charges may apply, see contract). I understand that it may take up to 30 days to process my systematic withdrawal request.

Select payout option:

- ☐ 10% of the account value ☐ Monthly
☐ \$ _____ flat dollar amount not to exceed 10% of account value ☐ Quarterly
☐ % based on rider _____ ☐ Semi-Annually
☐ 72(t) (Form V-4633 must be submitted for 72(t)). ☐ Annually

Any withdrawals under \$500 require EFT (Electronic Funds Transfer).

Payment Schedule:

- ☐ As soon as possible (if current funds are being dollar cost averaged, the first payment will occur immediately following the initial DCA transfer.)
☐ _____ / _____ / _____

Where?

- ☐ Via EFT to my bank account
☐ Checking Account (Complete section below and attach a voided check.)
☐ Savings Account (Attach a voided pre-coded deposit slip.)
Account Number _____ Bank Telephone Number _____
Bank Name _____
Bank Address _____
ABA Routing Number _____

- ☐ Directly to my address of record

Federal Income Tax Withholding Election

If you do not select an option below, we are required to withhold at least 10% of the taxable amount.

- ☐ A. I **DO NOT** want to have federal income tax withheld from my withdrawals.
☐ B. I **DO** want to have _____% federal income tax withheld from my withdrawals (10% minimum).

11a. Allocation of Purchase Payments (Choose one in 11a and complete 11b as directed.)

- ☐ **100% Dollar Cost Averaging (DCA)** (For Allocations from DCA, indicate in 11b2.)

I/we understand that the DCA account value must be at or above the amount that will permit the DCA transfers requested; otherwise these transfers will end. This request is in lieu of the requirement for individual written transfer requests. I/we may also change or terminate these transfers by written notice to The Ohio National Life Insurance Company. (You may not transfer from the DCA Account to the Fixed Accumulation Account.)

100% Allocation to DCA ☐ 6 Month DCA Account - Monthly ☐ 12 Month DCA Account - Monthly
☐ 6 Month DCA Account - Quarterly ☐ 12 Month DCA Account - Quarterly

- ☐ **100% Immediate Allocation of Purchase Payments to Fixed/Model or Fixed/Variable Subaccounts**

_____ % Allocation to Fixed Accumulation Account

_____ % Allocations to Model, Variable Subaccounts and/or Investment Restrictions (Complete 11b1, 11b2 or 11b3.)

- ☐ **Mixed DCA (less than 100% to DCA) and Immediate Allocations to Model a Variable Subaccount/Investment Restrictions**

_____ % Allocation to DCA ☐ 6 Month DCA Account - Monthly ☐ 12 Month DCA Account - Monthly
☐ 6 Month DCA Account - Quarterly ☐ 12 Month DCA Account - Quarterly

_____ % Fixed Accumulation Account (Not available for ONcore Wrap.)

_____ % Immediate Allocations to Model, Variable Subaccounts and/or Investment Restrictions
(Complete 11b1, 11b2 or 11b3.)

Total of Allocation to DCA and Allocations above must be 100% (If you choose to DCA transfer into an Asset Allocation Model, indicate Model in 11b1.)

11b. Complete appropriate section(s) below as instructed in 10a.

- b1. Asset Allocation Models** (You may only be in one Model at any point in time. If you want to take advantage of dynamic models, you must complete Form 7215, Asset Allocation Advisory Agreement.) **Neither Model 1 nor Model 5 may be selected with Guaranteed Living Withdrawal Benefit Rider.**

☐ Model 1 - Conservative ☐ Model 3 - Balanced ☐ Model 5 - Aggressive
☐ Model 2 - Moderately Conservative ☐ Model 4 - Moderately Aggressive

- b2. Variable Subaccounts/DCA** (No more than 18 different Variable Subaccounts may be selected. At least 1% of your initial purchase payment must be allocated for each Variable Subaccount selected.)

Variable Subaccounts

_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____

DCA Transfers to:

_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % Total must be 100%

- b3. Investment Restrictions** (If you have selected a rider with Investment Restrictions and you choose to DCA transfer into the Investment Restrictions, indicate Investment Restrictions in section 11b3.)

Note: Minimum and Maximum Percentages indicated in each Category. With Investment Restrictions, no more than 18 different Variable Subaccounts may be selected within all the Categories. Category Totals must equal 100%. At least 1% of your initial purchase payment must be allocated for each Variable Subaccount selected.)

Category 1 Subaccounts - Minimum [30%] Maximum [60%]

TOTAL ALLOCATION		TOTAL ALLOCATION	
Ohio National Bond	_____ %	PIMCO VIT Total Return Admin	_____ %
Ohio National Money Market	_____ %	Van Kampen's UIF Core Plus Fix Inc II	_____ %
PIMCO VIT Real Return Admin	_____ %	Total Allocated	_____ %

Category 2 Subaccounts - All Amounts Not Allocated to Categories 1, 3, or 4, up to a Maximum [70%]

TOTAL ALLOCATION		TOTAL ALLOCATION	
Dreyfus VIF Appreciation Svc	_____ %	Janus Aspen Janus Portfolio Svc	_____ %
Federated Strategic Value	_____ %	Lazard Retirement U.S. Strategic Eq Svc	_____ %
Fidelity VIP Contrafund Svc2	_____ %	Legg Mason Equity	_____ %
Fidelity VIP Equity-Income Svc2	_____ %	Legg Mason Equity Inc Builder CLI	_____ %
Fidelity VIP Growth Svc 2	_____ %	Legg Mason Variable Fundamental Value CLI	_____ %
First Trust Target Equity/Income	_____ %	Legg Mason Variable Investors CLI	_____ %
First Trust Target VIP	_____ %	MFS VIT Invstrs Grth Stock Series -SC	_____ %
Franklin Flex Cap Growth Securities Cl2	_____ %	MFS VIT Total Return - SC	_____ %
Franklin Income Securities Cl4	_____ %	Ohio National Nasdaq 100 Index	_____ %
Franklin VIP Founding Funds Allocation Fund	_____ %	Ohio National S&P 500 Index	_____ %
Goldman Sachs VIT Capital Growth Svc	_____ %	PIMCO VIT Global Bond Admin	_____ %
Goldman Sachs VIT Growth & Income I	_____ %	Prudential Series Fund Jennison	_____ %
Goldman Sachs VIT Structured U.S. Eq Svc	_____ %	Prudential Series Fund Jn 20/20 Focus	_____ %
Icon Balanced	_____ %	Suffolk Bristol	_____ %
ICON Income Opportunity	_____ %	Suffolk Bristol Growth	_____ %
ICON U.S. Equity	_____ %	Suffolk Omni	_____ %
Ivy Funds VIP Asset Strategy	_____ %	Templeton Foreign Securities Cl4	_____ %
Janus Aspen Balanced Svc	_____ %	Van Kampen's Capital Grwth II	_____ %
		Total Allocated	_____ %

Category 3 Subaccounts - Maximum [25%]

TOTAL ALLOCATION		TOTAL ALLOCATION	
Federated High Income Bond	_____ %	Jennison Capital Appreciation	_____ %
Federated International	_____ %	JPMorgan Diversified Mid-Cap Value*	_____ %
Federated Kaufmann Fund II Svc	_____ %	Lazard Retirement International Eqty Ser	_____ %
Fidelity VIP Mid Cap Svc2	_____ %	MFS VIT Mid Cap Growth - SC	_____ %
Janus Aggressive Growth	_____ %	Neuberger Berman AMT Regency S	_____ %
Janus Aspen Overseas Svc	_____ %	RS Investments Mid Cap Opportunity	_____ %
Janus Aspen Worldwide Svc	_____ %	Van Kampen's UIF Intl Growth Equity II	_____ %
		Total Allocated	_____ %

*JPMorgan Subaccounts not available with ONcore Lite

Category 4 Subaccounts - Maximum [15%]

TOTAL ALLOCATION		TOTAL ALLOCATION	
ALPS Variable Series Listed Private	_____ %	Lazard Retirement U.S. Small-Mid Cap Eq Ser	_____ %
Eagle Capital Growth	_____ %	MFS VIT New Discovery Series - SC	_____ %
Federated Intl Small Company	_____ %	Neuberger Berman Millennium	_____ %
Fidelity VIP Real Estate Svc2	_____ %	PIMCO CommodityRealReturn Stra	_____ %
Ivy Funds VIP Science and Tech	_____ %	Royce Capital Fund Micro-Cap Inv	_____ %
Ivy Global Natural Resources	_____ %	Royce Capital Fund Small-Cap Inv	_____ %
Janus Small Cap Growth	_____ %	Suffolk Bryton Growth	_____ %
JPMorgan Small Cap Core*	_____ %	Van Kampen's UIF US Real Estate II	_____ %
Lazard Retirement Emerging Mrkts Eq Ser	_____ %	Total Allocated	_____ %

*JPMorgan Subaccounts not available with ONcore Lite

Category Totals Must Equal 100%

_____ %	+	_____ %	+	_____ %	+	_____ %	=	_____ %
Category 1		Category 2		Category 3		Category 4		Total Must Equal 100%

12. Portfolio Transfer Authorization (Owner/Owners must initial.) _____

By initialing, The Ohio National Life Insurance Company is authorized and directed to act on telephone instructions, written instructions except electronic mail, and/or Internet instructions from any person(s) who can furnish proper identification. The Ohio National Life Insurance Company will use reasonable procedures to confirm that these instructions are authorized and genuine. As long as these procedures are followed, The Ohio National Life Insurance Company, our affiliates, directors, trustees, officers, employees, representatives and/or agents, will be held harmless for any claim, liability, loss or cost.

I/we authorize you to allow my registered representative/agent to make telephone instructions, written instructions except electronic mail, and/or Internet transfers on my behalf, unless "No" is checked. ☐ No

13. Special Requests

14. Statement of Applicant

All statements made in this application are true to the best of my/our knowledge and belief, and the answers to these questions, together with this agreement, are the basis for issuing the contract. I/we agree to all terms and conditions as shown on the front and back. I/we further agree that this application shall be a part of the annuity contract, and verify my/our understanding that ALL PAYMENTS AND VALUES PROVIDED BY THE CONTRACT, WHEN BASED ON THE INVESTMENT EXPERIENCE OF THE SEPARATE ACCOUNT, ARE VARIABLE AND NOT GUARANTEED AS TO DOLLAR AMOUNT. THE OWNER ACKNOWLEDGES RECEIPT OF THE CURRENT PROSPECTUS FOR THE SEPARATE ACCOUNT APPLICABLE TO THE CONTRACT AND ALL AVAILABLE UNDERLYING PORTFOLIOS. I/we agree that no one, except the President, the Secretary, or a Vice President of The Ohio National Life Insurance Company can make or change any contract. Under penalty of perjury, each Owner certifies that his/her Social Security (or taxpayer identification) number is correct as it appears in this application.

15. State Insurance Fraud Notices

For Arizona, Iowa, Kansas and Nevada Applicants: The undersigned proposed insured and agent represent that the Proposed Insured has read, or had read to him/her, the completed application and that he/she realizes that any false statement or misrepresentation therein may result in loss of coverage under the policy. It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits. Only a court of law can make a determination of guilt regarding insurance fraud.

For Arkansas Applicants: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For DC Applicants: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

For Kentucky Applicants: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud which is a crime. I have read and understood this notice.

For Maine and Tennessee Applicants: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

For Maryland Applicants: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For Missouri, West Virginia and Wisconsin Applicants: The undersigned Proposed Insured and Agent represent that the Proposed Insured has read, or had read to him/her, the completed application and that he/she realizes that any false statement or misrepresentation therein may result in loss of coverage under the policy.

For New Mexico Applicants: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

For Ohio and Oklahoma Applicants: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

16. Annuitant Owner's Signature(s)

_____ Annuitant Signature	_____ Date	_____ Signed at (City/State)
_____ Owner /Applicant Signature (If different from Annuitant) (If Trustee, or any Owner's, signature of all trustees and title, attach a copy of Trust) (If corporation, signature of office and title, attach a copy of Corporate Resolution.)	_____ Date	_____ Signed at (City/State)
_____ Joint Owner Signature	_____ Date	_____ Signed at (City/State)
_____ E-mail Address of Owner or of Annuitant if Contract issued to Custodian		

17. Statement of Agent

Will this contract change or replace any existing life insurance policy or an annuity of this or any other company? ☐ Yes ☐ No
If yes, explain in Special Requests, Section 13.

I certify that I am authorized and qualified to discuss this contract. I certify that The Ohio National Life Insurance Company approved all sales material used in the solicitation of this application, copies of which were provided to the applicant. I also certify that I witnessed the Applicant's signature.

_____ Agent Full Name (Print)	_____ Agent Signature	_____ Agent's License ID Number
_____ Agent Phone Number	_____ Broker/Dealer Name	_____ Ohio National Agency Code

Commission Option:

Client ID:

SERFF Tracking Number: ONFS-126357239 State: Arkansas
Filing Company: The Ohio National Life Insurance Company State Tracking Number: 44070
Company Tracking Number: FORM 10-GLW-1
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Guaranteed Withdrawal Benefit Riders
Project Name/Number: GLWB/

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: This is a variable product filing that is subject to federal regulation, and is therefore exempt from state readability requirements.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments:		
Attachment: 4896 REV 110.pdf		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability and Sample Specifications Page		
Comments:		
Attachments: Statement of Variability.pdf Spec Page 4 for 09va1.pdf		



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☐ P.O. Box 5308 For Institutional Sales
☐ P.O. Box 5375 For Career and PGA

ONcore Variable Annuity Application

1. ONcore Product Name _____

2. Annuitant

First Name _____ Middle _____ Last _____ ()
Street Address _____ City _____ State _____ ZIP _____ Phone _____
SS#/Tax ID#: _____ Sex: ☐ M ☐ F Date of Birth: _____ - _____ - _____

3a. Owner (If different than Annuitant)

First Name _____ Middle _____
Last _____
Street Address _____
City _____ State _____ ZIP _____
()
Phone _____
SS#/Tax ID# _____
Sex: ☐ M ☐ F Date of Birth: _____ - _____ - _____

3b. Joint Owner (If applicable) Owner's Spouse? ☐ Yes ☐ No

First Name _____ Middle _____
Last _____
Street Address _____
City _____ State _____ ZIP _____
()
Phone _____
SS#/Tax ID# _____
Sex: ☐ M ☐ F Date of Birth: _____ - _____ - _____

4. Beneficiary (If you need to provide additional information use Special Requests, Section 13, or enclose a signed letter of instruction.)

Beneficiary Name ☐ Primary ☐ Contingent
Street Address _____
City _____ State _____ ZIP _____
()
Date of Birth _____ Phone _____
Relationship to Annuitant _____

Beneficiary Name ☐ Primary ☐ Contingent
Street Address _____
City _____ State _____ ZIP _____
()
Date of Birth _____ Phone _____
Relationship to Annuitant _____

5. Optional Riders

Living Benefit Riders

5a. Guaranteed Living Withdrawal Benefit Rider with Investment Restrictions or Asset Allocation Models

☐ Yes - Single Life ☐ Yes - Joint Life (Complete Section 11a and 11b1 or 11b3.)

Guaranteed Principal Protection (GPP) Rider ☐ Yes

If you selected the GPP Rider, you must allocate your initial purchase payment to a Model in 11b1.

Death Benefit Riders

5b. Annual Step-Up Death Benefit Rider ☐ Yes

Guaranteed Minimum Death Benefit Rider (GMDBR) ☐ GMDBR 85 ☐ GMDBR 80

Gain Enhancement Benefit Rider (GEB Plus & GEB) ☐ 100% ☐ 50%

6. Initial Purchase Payment

☐ Amount with application \$ _____ ☐ 1035 exchange/estimated transfer \$ _____

7. Type of Plan ☐ Non-qualified ☐ Qualified (For qualified plans, select type of plan and payment type below.)

- ☐ TSA/403(b) ☐ 401(k) ☐ SEP-IRA ☐ Roth IRA ☐ Roth Conversion
☐ IRA ☐ 457 ☐ SIMPLE IRA ☐ Pension/Profit Sharing ☐ Other _____

Payment Type:

- ☐ Rollover (Plan Distribution) ☐ Contribution
☐ Transfer (Attach transfer form(s).) \$ _____ for tax year _____ ; \$ _____ for tax year _____

8. Replacement

Do you have an existing life insurance policy or an annuity? ☐ Yes ☐ No

Will the purchase of this annuity replace or change an existing life insurance policy or an annuity? ☐ Yes ☐ No (If yes, or 1035 exchange, write insurance company name and contract number in Special Requests, Section 13, and attach any required state replacement and/or transfer forms.)

9. Rebalancing ☐ Yes

You must allocate to two or more variable Subaccounts to elect rebalancing.

Frequency: (Choose one.) ☐ Quarterly ☐ Semi-Annually ☐ Annually

If this box is checked, variable Subaccounts will be rebalanced to the allocation percentages on this application (unless changed after issue of contract). Rebalancing does not apply to the Fixed Accumulation Account or to the Dow Subaccounts. Certain riders require rebalancing which we will do automatically. The subaccounts in any Model are also automatically rebalanced quarterly.

10. Systematic Withdrawals

I (we) wish to start a series of withdrawals from the contract issued pursuant to this application as indicated below (surrender charges may apply, see contract). I understand that it may take up to 30 days to process my systematic withdrawal request.

Select payout option:

- ☐ 10% of the account value ☐ Monthly
☐ \$ _____ flat dollar amount not to exceed 10% of account value ☐ Quarterly
☐ % based on rider _____ ☐ Semi-Annually
☐ 72(t) (Form V-4633 must be submitted for 72(t)). ☐ Annually

Any withdrawals under \$500 require EFT (Electronic Funds Transfer).

Payment Schedule:

- ☐ As soon as possible (if current funds are being dollar cost averaged, the first payment will occur immediately following the initial DCA transfer.)
☐ _____ / _____ / _____

Where?

- ☐ Via EFT to my bank account
☐ Checking Account (Complete section below and attach a voided check.)
☐ Savings Account (Attach a voided pre-coded deposit slip.)
Account Number _____ Bank Telephone Number _____
Bank Name _____
Bank Address _____
ABA Routing Number _____

- ☐ Directly to my address of record

Federal Income Tax Withholding Election

If you do not select an option below, we are required to withhold at least 10% of the taxable amount.

- ☐ A. I **DO NOT** want to have federal income tax withheld from my withdrawals.
☐ B. I **DO** want to have _____% federal income tax withheld from my withdrawals (10% minimum).

11a. Allocation of Purchase Payments (Choose one in 11a and complete 11b as directed.)

- ☐ **100% Dollar Cost Averaging (DCA)** (For Allocations from DCA, indicate in 11b2.)

I/we understand that the DCA account value must be at or above the amount that will permit the DCA transfers requested; otherwise these transfers will end. This request is in lieu of the requirement for individual written transfer requests. I/we may also change or terminate these transfers by written notice to The Ohio National Life Insurance Company. (You may not transfer from the DCA Account to the Fixed Accumulation Account.)

100% Allocation to DCA ☐ 6 Month DCA Account - Monthly ☐ 12 Month DCA Account - Monthly
☐ 6 Month DCA Account - Quarterly ☐ 12 Month DCA Account - Quarterly

- ☐ **100% Immediate Allocation of Purchase Payments to Fixed/Model or Fixed/Variable Subaccounts**

_____ % Allocation to Fixed Accumulation Account

_____ % Allocations to Model, Variable Subaccounts and/or Investment Restrictions (Complete 11b1, 11b2 or 11b3.)

- ☐ **Mixed DCA (less than 100% to DCA) and Immediate Allocations to Model a Variable Subaccount/Investment Restrictions**

_____ % Allocation to DCA ☐ 6 Month DCA Account - Monthly ☐ 12 Month DCA Account - Monthly
☐ 6 Month DCA Account - Quarterly ☐ 12 Month DCA Account - Quarterly

_____ % Fixed Accumulation Account (Not available for ONcore Wrap.)

_____ % Immediate Allocations to Model, Variable Subaccounts and/or Investment Restrictions
(Complete 11b1, 11b2 or 11b3.)

Total of Allocation to DCA and Allocations above must be 100% (If you choose to DCA transfer into an Asset Allocation Model, indicate Model in 11b1.)

11b. Complete appropriate section(s) below as instructed in 10a.

- b1. Asset Allocation Models** (You may only be in one Model at any point in time. If you want to take advantage of dynamic models, you must complete Form 7215, Asset Allocation Advisory Agreement.) **Neither Model 1 nor Model 5 may be selected with Guaranteed Living Withdrawal Benefit Rider.**

☐ Model 1 - Conservative ☐ Model 3 - Balanced ☐ Model 5 - Aggressive
☐ Model 2 - Moderately Conservative ☐ Model 4 - Moderately Aggressive

- b2. Variable Subaccounts/DCA** (No more than 18 different Variable Subaccounts may be selected. At least 1% of your initial purchase payment must be allocated for each Variable Subaccount selected.)

Variable Subaccounts

_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
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_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____

DCA Transfers to:

_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % _____
_____ % Total must be 100%

- b3. Investment Restrictions** (If you have selected a rider with Investment Restrictions and you choose to DCA transfer into the Investment Restrictions, indicate Investment Restrictions in section 11b3.)

Note: Minimum and Maximum Percentages indicated in each Category. With Investment Restrictions, no more than 18 different Variable Subaccounts may be selected within all the Categories. Category Totals must equal 100%. At least 1% of your initial purchase payment must be allocated for each Variable Subaccount selected.)

Category 1 Subaccounts - Minimum [30%] Maximum [60%]

TOTAL ALLOCATION		TOTAL ALLOCATION	
Ohio National Bond	_____ %	PIMCO VIT Total Return Admin	_____ %
Ohio National Money Market	_____ %	Van Kampen's UIF Core Plus Fix Inc II	_____ %
PIMCO VIT Real Return Admin	_____ %	Total Allocated	_____ %

Category 2 Subaccounts - All Amounts Not Allocated to Categories 1, 3, or 4, up to a Maximum [70%]

TOTAL ALLOCATION		TOTAL ALLOCATION	
Dreyfus VIF Appreciation Svc	_____ %	Janus Aspen Janus Portfolio Svc	_____ %
Federated Strategic Value	_____ %	Lazard Retirement U.S. Strategic Eq Svc	_____ %
Fidelity VIP Contrafund Svc2	_____ %	Legg Mason Equity	_____ %
Fidelity VIP Equity-Income Svc2	_____ %	Legg Mason Equity Inc Builder CLI	_____ %
Fidelity VIP Growth Svc 2	_____ %	Legg Mason Variable Fundamental Value CLI	_____ %
First Trust Target Equity/Income	_____ %	Legg Mason Variable Investors CLI	_____ %
First Trust Target VIP	_____ %	MFS VIT Invstrs Grth Stock Series -SC	_____ %
Franklin Flex Cap Growth Securities Cl2	_____ %	MFS VIT Total Return - SC	_____ %
Franklin Income Securities Cl4	_____ %	Ohio National Nasdaq 100 Index	_____ %
Franklin VIP Founding Funds Allocation Fund	_____ %	Ohio National S&P 500 Index	_____ %
Goldman Sachs VIT Capital Growth Svc	_____ %	PIMCO VIT Global Bond Admin	_____ %
Goldman Sachs VIT Growth & Income I	_____ %	Prudential Series Fund Jennison	_____ %
Goldman Sachs VIT Structured U.S. Eq Svc	_____ %	Prudential Series Fund Jn 20/20 Focus	_____ %
Icon Balanced	_____ %	Suffolk Bristol	_____ %
ICON Income Opportunity	_____ %	Suffolk Bristol Growth	_____ %
ICON U.S. Equity	_____ %	Suffolk Omni	_____ %
Ivy Funds VIP Asset Strategy	_____ %	Templeton Foreign Securities Cl4	_____ %
Janus Aspen Balanced Svc	_____ %	Van Kampen's Capital Grwth II	_____ %
		Total Allocated	_____ %

Category 3 Subaccounts - Maximum [25%]

TOTAL ALLOCATION		TOTAL ALLOCATION	
Federated High Income Bond	_____ %	Jennison Capital Appreciation	_____ %
Federated International	_____ %	JPMorgan Diversified Mid-Cap Value*	_____ %
Federated Kaufmann Fund II Svc	_____ %	Lazard Retirement International Eqty Ser	_____ %
Fidelity VIP Mid Cap Svc2	_____ %	MFS VIT Mid Cap Growth - SC	_____ %
Janus Aggressive Growth	_____ %	Neuberger Berman AMT Regency S	_____ %
Janus Aspen Overseas Svc	_____ %	RS Investments Mid Cap Opportunity	_____ %
Janus Aspen Worldwide Svc	_____ %	Van Kampen's UIF Intl Growth Equity II	_____ %
		Total Allocated	_____ %

*JPMorgan Subaccounts not available with ONcore Lite

Category 4 Subaccounts - Maximum [15%]

TOTAL ALLOCATION		TOTAL ALLOCATION	
ALPS Variable Series Listed Private	_____ %	Lazard Retirement U.S. Small-Mid Cap Eq Ser	_____ %
Eagle Capital Growth	_____ %	MFS VIT New Discovery Series - SC	_____ %
Federated Intl Small Company	_____ %	Neuberger Berman Millennium	_____ %
Fidelity VIP Real Estate Svc2	_____ %	PIMCO CommodityRealReturn Stra	_____ %
Ivy Funds VIP Science and Tech	_____ %	Royce Capital Fund Micro-Cap Inv	_____ %
Ivy Global Natural Resources	_____ %	Royce Capital Fund Small-Cap Inv	_____ %
Janus Small Cap Growth	_____ %	Suffolk Bryton Growth	_____ %
JPMorgan Small Cap Core*	_____ %	Van Kampen's UIF US Real Estate II	_____ %
Lazard Retirement Emerging Mrkts Eq Ser	_____ %	Total Allocated	_____ %

*JPMorgan Subaccounts not available with ONcore Lite

Category Totals Must Equal 100%

_____ %	+	_____ %	+	_____ %	+	_____ %	=	_____ %
Category 1		Category 2		Category 3		Category 4		Total Must Equal 100%

12. Portfolio Transfer Authorization (Owner/Owners must initial.) _____

By initialing, The Ohio National Life Insurance Company is authorized and directed to act on telephone instructions, written instructions except electronic mail, and/or Internet instructions from any person(s) who can furnish proper identification. The Ohio National Life Insurance Company will use reasonable procedures to confirm that these instructions are authorized and genuine. As long as these procedures are followed, The Ohio National Life Insurance Company, our affiliates, directors, trustees, officers, employees, representatives and/or agents, will be held harmless for any claim, liability, loss or cost.

I/we authorize you to allow my registered representative/agent to make telephone instructions, written instructions except electronic mail, and/or Internet transfers on my behalf, unless "No" is checked. ☐ No

13. Special Requests

14. Statement of Applicant

All statements made in this application are true to the best of my/our knowledge and belief, and the answers to these questions, together with this agreement, are the basis for issuing the contract. I/we agree to all terms and conditions as shown on the front and back. I/we further agree that this application shall be a part of the annuity contract, and verify my/our understanding that ALL PAYMENTS AND VALUES PROVIDED BY THE CONTRACT, WHEN BASED ON THE INVESTMENT EXPERIENCE OF THE SEPARATE ACCOUNT, ARE VARIABLE AND NOT GUARANTEED AS TO DOLLAR AMOUNT. THE OWNER ACKNOWLEDGES RECEIPT OF THE CURRENT PROSPECTUS FOR THE SEPARATE ACCOUNT APPLICABLE TO THE CONTRACT AND ALL AVAILABLE UNDERLYING PORTFOLIOS. I/we agree that no one, except the President, the Secretary, or a Vice President of The Ohio National Life Insurance Company can make or change any contract. Under penalty of perjury, each Owner certifies that his/her Social Security (or taxpayer identification) number is correct as it appears in this application.

15. State Insurance Fraud Notices

For Arizona, Iowa, Kansas and Nevada Applicants: The undersigned proposed insured and agent represent that the Proposed Insured has read, or had read to him/her, the completed application and that he/she realizes that any false statement or misrepresentation therein may result in loss of coverage under the policy. It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits. Only a court of law can make a determination of guilt regarding insurance fraud.

For Arkansas Applicants: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For DC Applicants: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

For Kentucky Applicants: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud which is a crime. I have read and understood this notice.

For Maine and Tennessee Applicants: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

For Maryland Applicants: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For Missouri, West Virginia and Wisconsin Applicants: The undersigned Proposed Insured and Agent represent that the Proposed Insured has read, or had read to him/her, the completed application and that he/she realizes that any false statement or misrepresentation therein may result in loss of coverage under the policy.

For New Mexico Applicants: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

For Ohio and Oklahoma Applicants: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

16. Annuitant Owner's Signature(s)

_____ Annuitant Signature	_____ Date	_____ Signed at (City/State)
_____ Owner /Applicant Signature (If different from Annuitant) (If Trustee, or any Owner's, signature of all trustees and title, attach a copy of Trust) (If corporation, signature of office and title, attach a copy of Corporate Resolution.)	_____ Date	_____ Signed at (City/State)
_____ Joint Owner Signature	_____ Date	_____ Signed at (City/State)
_____ E-mail Address of Owner or of Annuitant if Contract issued to Custodian		

17. Statement of Agent

Will this contract change or replace any existing life insurance policy or an annuity of this or any other company? ☐ Yes ☐ No
If yes, explain in Special Requests, Section 13.

I certify that I am authorized and qualified to discuss this contract. I certify that The Ohio National Life Insurance Company approved all sales material used in the solicitation of this application, copies of which were provided to the applicant. I also certify that I witnessed the Applicant's signature.

_____ Agent Full Name (Print)	_____ Agent Signature	_____ Agent's License ID Number
_____ Agent Phone Number	_____ Broker/Dealer Name	_____ Ohio National Agency Code

Commission Option:

Client ID:

STATEMENT OF VARIABILITY

Re: Form 10-GLW-1, Guaranteed Lifetime Withdrawal Benefit Rider (Single Life)
Form 10-GLW-2, Guaranteed Lifetime Withdrawal Benefit Rider (Joint Life)
Form 10-GLW-1.5, Guaranteed Lifetime Withdrawal Benefit Rider (Single Life)
Form 10-GLW-2.5, Guaranteed Lifetime Withdrawal Benefit Rider (Joint Life)
Form 10-MPP-150, Maximum Purchase Payments Endorsement
Application Form 4896 Rev. 1/10

This Statement shows the minimum and maximum values applicable to the variable material that is shown on the Contract Specifications Page, Page 4, of the Contract.

Guaranteed Lifetime Withdrawal Benefit Rider (GLWB) (Single Life):

Rider Charge Rate in first Contract Year: .20% - 2.00%

Base Rider Charge Rate: .20% to 2.00%

Charge Freeze Period: 0-10 years

Lifetime Withdrawal Age: 59.5

GLWB Annual Credit Rate: 3% - 9%

Deferral Guarantee Percentage: 115% - 300%

MAW Rate: For ages 59.5 - 64: 3% - 9%

65 - 79: 3% - 9%

80+: 3% - 9%

For Available Investment Restrictions:

Category I Subaccounts Floor: 0-100

Category I Subaccounts Cap: 0-100

Category II Subaccounts Cap: 0-100

Category III Subaccounts Cap: 0-100

Category IV Subaccounts Cap: 0-100

Guaranteed Lifetime Withdrawal Benefit Rider (GLWB) (Joint Life):

Rider Charge Rate in first Contract Year: .20% - 2.00%

Base Rider Charge Rate: .20% to 2.00%

Charge Freeze Period: 0-10 years

Lifetime Withdrawal Age: 59.5

GLWB Annual Credit Rate: 3% - 9%

Deferral Guarantee Percentage: 115% - 300%

MAW Rate: For youngest Participating Spouse, ages: 59.5 - 64: 3% - 9%

65 - 79: 3% - 9%

80+: 3% - 9%

For Available Investment Restrictions:

Category I Subaccounts Floor: 0-100

Category I Subaccounts Cap: 0-100

Category II Subaccounts Cap: 0-100

Category III subaccounts Cap: 0-100

Category IV Subaccounts Cap: 0-100

The following information is applicable to the variable material that appears in various provisions within the Rider Forms:

Annual Credit Period: Anniversary - 5 - 15 years

Deferral Credit: Contract Years - 5- 15 years

Anniversary - 5 - 15 years

Anniversary - First to Third



Lori Rochford, JD
Director, Contract Compliance

Date: November 16, 2009

Contract Specifications

Riders:

[Guaranteed Lifetime Withdrawal Benefit Rider (GLWB) (Single Life):

Rider Charge Rate in first Contract Year: [.20% to 2.00%]

Base Rider Charge Rate: [.20% to 2.00%]

Charge Freeze Period: [0-10 Years]

Lifetime Withdrawal Age: [59.5]

GLWB Annual Credit Rate: [3% - 9%]

Deferral Guarantee Percentage: [115% - 300%]

MAW Rate: For ages 59.5 - 64: [3% - 9%]

65 - 79: [3% - 9%]

80+: [3% - 9%]

For Available Investment Restrictions:

Category I Subaccounts Floor: [0-100]

Category I Subaccounts Cap: [0-100]

Category II Subaccounts Cap: [0-100]

Category III Subaccounts Cap: [0-100]

Category IV Subaccounts Cap: [0-100]]

[Guaranteed Lifetime Withdrawal Benefit Rider (GLWB) (Joint Life):

Rider Charge Rate in first Contract Year: [.20% to 2.00%]

Base Rider Charge Rate: [.20% to 2.00%]

Charge Freeze Period: [0-10 Years]

Lifetime Withdrawal Age: [59.5]

GLWB Annual Credit Rate: [3% - 9%]

Deferral Guarantee Percentage: [115% - 300%]

MAW Rate: For youngest Participating Spouse, ages 59.5 - 64: [3% - 9%]

65 - 79: [3% - 9%]

80+: [3% - 9%]

For Available Investment Restrictions:

Category I Subaccounts Floor: [0-100]

Category I Subaccounts Cap: [0-100]

Category II Subaccounts Cap: [0-100]

Category III Subaccounts Cap: [0-100]

Category IV Subaccounts Cap: [0-100]]

SERFF Tracking Number: ONFS-126357239 State: Arkansas

Filing Company: The Ohio National Life Insurance Company State Tracking Number: 44070

Company Tracking Number: FORM 10-GLW-1

TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium

Product Name: Guaranteed Withdrawal Benefit Riders

Project Name/Number: GLWB/

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
11/17/2009	Supporting Document	Statement of Variability and Sample Specifications Page	11/17/2009	Revised Statement of Variability.pdf (Superseded) Spec Page 4 for 09va1.pdf (Superseded)
11/10/2009	Supporting Document	Statement of Variability and Sample Specifications Pages	11/17/2009	Statement of Variability.pdf (Superseded) Spec Page for 09va1.pdf (Superseded)

STATEMENT OF VARIABILITY

Re: Form 10-GLW-1, Guaranteed Lifetime Withdrawal Benefit Rider (Single Life)
Form 10-GLW-2, Guaranteed Lifetime Withdrawal Benefit Rider (Joint Life)
Form 10-GLW-1.5, Guaranteed Lifetime Withdrawal Benefit Rider (Single Life)
Form 10-GLW-2.5, Guaranteed Lifetime Withdrawal Benefit Rider (Joint Life)
Form 10-MPP-150, Maximum Purchase Payments Endorsement
Application Form 4896 Rev. 1/10

This Statement shows the minimum and maximum values applicable to the variable material that is shown on the Contract Specifications Page, Page 4, of the Contract.

Guaranteed Lifetime Withdrawal Benefit and Death Benefit Rider (GLWB) (Single Life):

Rider Charge Rate in first Contract Year: .20% - 2.00%

Base Rider Charge Rate: .20% to 2.00%

Charge Freeze Period: 0-10 years

Lifetime Withdrawal Age: 59.5

GLWB Annual Credit Rate: 3% - 9%

Deferral Guarantee Percentage: 115% - 300%

MAW Rate: For ages 59.5 - 64: 3% - 9%

65 - 79: 3% - 9%

80+: 3% - 9%

For Available Investment Restrictions:

Category I Subaccounts Floor: 0-100

Category I Subaccounts Cap: 0-100

Category II Subaccounts Cap: 0-100

Category III Subaccounts Cap: 0-100

Category IV Subaccounts Cap: 0-100

Guaranteed Lifetime Withdrawal Benefit and Death Benefit Rider (GLWB) (Joint Life):

Rider Charge Rate in first Contract Year: .20% - 2.00%

Base Rider Charge Rate: .20% to 2.00%

Charge Freeze Period: 0-10 years

Lifetime Withdrawal Age: 59.5

GLWB Annual Credit Rate: 3% - 9%

Deferral Guarantee Percentage: 115% - 300%

MAW Rate: For youngest Participating Spouse, ages: 59.5 - 64: 3% - 9%

65 - 79: 3% - 9%

80+: 3% - 9%

For Available Investment Restrictions:

Category I Subaccounts Floor: 0-100

Category I Subaccounts Cap: 0-100

Category II Subaccounts Cap: 0-100

Category III subaccounts Cap: 0-100

Category IV Subaccounts Cap: 0-100

The following information is applicable to the variable material that appears in various provisions within the Rider Forms:

Annual Credit Period: Anniversary - 5 - 15 years

Deferral Credit: Contract Years - 5- 15 years

Anniversary - 5 - 15 years

Anniversary - First to Third



Lori Rochford, JD
Director, Contract Compliance

Date: November 16, 2009

Contract Specifications

Riders:

[Guaranteed Lifetime Withdrawal Benefit Rider (GLWB) (Single Life):

Rider Charge Rate in first Contract Year: [.20% to 2.00%]

Base Rider Charge Rate: [.20% to 2.00%]

Charge Freeze Period: [0-10 Years]

Lifetime Withdrawal Age: [59.5]

GLWB Annual Credit Rate: [3% - 9%]

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MAW Rate: For ages 59.5 - 64: [3% - 9%]

65 - 79: [3% - 9%]

80+: [3% - 9%]

For Available Investment Restrictions:

Category I Subaccounts Floor: [0-100]

Category I Subaccounts Cap: [0-100]

Category II Subaccounts Cap: [0-100]

Category III Subaccounts Cap: [0-100]

Category IV Subaccounts Cap: [0-100]]

[Guaranteed Lifetime Withdrawal Benefit Rider (GLWB) (Joint Life):

Rider Charge Rate in first Contract Year: [.20% to 2.00%]

Base Rider Charge Rate: [.20% to 2.00%]

Charge Freeze Period: [0-10 Years]

Lifetime Withdrawal Age: [59.5]

GLWB Annual Credit Rate: [3% - 9%]

Deferral Guarantee Percentage: [115% - 300%]

MAW Rate: For youngest Participating Spouse, ages 59.5 - 64: [3% - 9%]

65 - 79: [3% - 9%]

80+: [3% - 9%]

For Available Investment Restrictions:

Category I Subaccounts Floor: [0-100]

Category I Subaccounts Cap: [0-100]

Category II Subaccounts Cap: [0-100]

Category III Subaccounts Cap: [0-100]

Category IV Subaccounts Cap: [0-100]]

STATEMENT OF VARIABILITY

Re: Form 10-GLW-1, Guaranteed Lifetime Withdrawal Benefit Rider (Single Life)
Form 10-GLW-2, Guaranteed Lifetime Withdrawal Benefit Rider (Joint Life)
Form 10-GLW-1.5, Guaranteed Lifetime Withdrawal Benefit Rider (Single Life)
Form 10-GLW-2.5, Guaranteed Lifetime Withdrawal Benefit Rider (Joint Life)
Form 10-MPP-150, Maximum Purchase Payments Endorsement
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This Statement shows the minimum and maximum values applicable to the variable material that is shown on the Contract Specifications Page, Page 4, of the Contract.

Guaranteed Lifetime Withdrawal Benefit and Death Benefit Rider (GLWB) (Single Life):

Rider Charge Rate in first Contract Year: .20% - 2.00%

Base Rider Charge Rate: .20% to 2.00%

Charge Freeze Period: 0-10 years

Lifetime Withdrawal Age: 59.5

GLWB Annual Credit Rate: 3% - 9%

Deferral Guarantee Percentage: 1.15% - 3.00%

MAW Rate: For ages 59.5 - 64: 3% - 9%

65 - 79: 3% - 9%

80+: 3% - 9%

For Available Investment Restrictions:

Category I Subaccounts Floor: 0-100

Category I Subaccounts Cap: 0-100

Category II Subaccounts Cap: 0-100

Category III Subaccounts Cap: 0-100

Category IV Subaccounts Cap: 0-100

Guaranteed Lifetime Withdrawal Benefit and Death Benefit Rider (GLWB) (Joint Life):

Rider Charge Rate in first Contract Year: .20% - 2.00%

Base Rider Charge Rate: .20% to 2.00%

Charge Freeze Period: 0-10 years

Lifetime Withdrawal Age: 59.5

GLWB Annual Credit Rate: 3% - 9%

Deferral Guarantee Percentage: 1.15% - 3.00%

MAW Rate: For youngest Participating Spouse, ages: 59.5 - 64: 3% - 9%

65 – 79: 3% - 9%

80+: 3% - 9%

For Available Investment Restrictions:

Category I Subaccounts Floor: 0-100

Category I Subaccounts Cap: 0-100

Category II Subaccounts Cap: 0-100

Category III subaccounts Cap: 0-100

Category IV Subaccounts Cap: 0-100

The following information is applicable to the variable material that appears in various provisions within the Rider Forms:

Annual Credit Period: Anniversary - 5 – 15 years

Deferral Credit: Contract Years – 5- 15 years

Anniversary – 5 – 15 years

Anniversary – First to Third

Jon R. Ford

Lori Rochford, JD
Director, Contract Compliance

Date: November 6, 2009

Contract Specifications

Contract Number: [000000000] Contract Date: [05/01/2005] Annuitant's Date of Birth: [05/01/1955]

Annuitant: [John Doe]

Owner: [John Doe]

Beneficiary: [Jane Doe]

Contingent Beneficiary: [Jason Doe]

Initial Purchase Payment: [\$5,000]

Additional Purchase Payments May Be Made. See **Purchase Payments Provisions** section.

Minimum Subsequent Purchase Payment Amount: [\$500]

Total Maximum Purchase Payment Amount: [\$1,000,000]

Minimum Withdrawal Amount: [\$500]

Total Minimum Contract Value: [\$5,000]

Maximum Number of Free Withdrawals in any Contract Year: [14]

Annuity Payout Date: First Day of [May, 2026]

Maximum Annuitization Age: [90]

Type of Plan: [401(K)]

Endorsement:

[Maximum Purchase Payments]

Charges:

Annual Contract Administration Charge: [\$30 (waived on contract anniversaries where the Contract Value equals or exceeds \$50,000)]

Transfer Fee: [\$10.00 per transfer (waived for the first 12 transfers in any Contract Year)]

Minimum Transfer Amount: [\$300]

Mortality and Expense Risk Charge: [1.15% Annually (.003133% Daily)]

Administration Expense Charge: [0.35% Annually (.000957% Daily)]

Table of Contingent Deferred Sales Charge Factors to be applied to withdrawals in excess of the free out amount of: [10%]

Year of Purchase Payment	Contingent Deferred Sales Charge Factors
[1st	[9%
2nd	8%
3rd	7%
4th	6%
5th	5%
6th	4%
7th	2%
8th	1%
9th and later]	0%]

Contract Specifications

Riders:

[Guaranteed Lifetime Withdrawal Benefit and Death Benefit Rider (GLWB) (Single Life):

Rider Charge Rate in first Contract Year: [.20% to 2.00%]

Base Rider Charge Rate: [.20% to 2.00%]

Charge Freeze Period: [0-10 Years]

Lifetime Withdrawal Age: [59.5]

GLWB Annual Credit Rate: [3% - 9%]

Deferral Guarantee Percentage: [1.15% – 3.00%]

MAW Rate: For ages 59.5 - 64: [3% - 9%]

65 - 79: [3% - 9%]

80+: [3% - 9%]

For Available Investment Restrictions:

Category I Subaccounts Floor: [0-100]

Category I Subaccounts Cap: [0-100]

Category II Subaccounts Cap: [0-100]

Category III Subaccounts Cap: [0-100]

Category IV Subaccounts Cap: [0-100]]

[Guaranteed Lifetime Withdrawal Benefit and Death Benefit Rider (GLWB) (Joint Life):

Rider Charge Rate in first Contract Year: [.20% to 2.00%]

Base Rider Charge Rate: [.20% to 2.00%]

Charge Freeze Period: [0-10 Years]

Lifetime Withdrawal Age: [59.5]

GLWB Annual Credit Rate: [3% - 9%]

Deferral Guarantee Percentage: [1.15% - 3.00%]

MAW Rate: For youngest Participating Spouse, ages 59.5 - 64: [3% - 9%]

65 - 79: [3% - 9%]

80+: [3% - 9%]

For Available Investment Restrictions:

Category I Subaccounts Floor: [0-100]

Category I Subaccounts Cap: [0-100]

Category II Subaccounts Cap: [0-100]

Category III Subaccounts Cap: [0-100]

Category IV Subaccounts Cap: [0-100]]